



PERCEPTION OF CUSTOMERS TOWARDS E-BANKING SERVICES WITH REFERENCE TO SBI BANK IN BALLARI CITY

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Introduction

Today's era is called as technological era. The banking industry is not an exception of it. Technologies make life faster and easier. The new technologies entirely changed the traditional system of banking and become a more efficient way of doing bank business with Internet facilities. In the traditional banking system, the customer had to visit every time for each transaction to the bank, and it had become a big problem for the customer. To overcome this problem, banks have adopted and introduced an E-banking system. This is a type of banking transaction done through electronic mode that comes under E-Banking. It is a secure, fast, and convenient electronic banking facility that allows its customers to avail online banking services using the internet at any time and any place, for which customers earlier had to visit banks. A human being's life cannot be imagined without safe, secure, and pleasant life. Perception is the process through which organisms interpret and organize sensations to form a meaningful perception of their surroundings. The sensation is the immediate and largely unprocessed outcome of sensory receptor activation in the sensory organs. However, perception better captures one's ultimate view of the environment and generally entails further sensory input processing. In truth, feeling and perception cannot be separated since they are part of the same ongoing process. Perception in humans, therefore, represents the process through which sensory stimuli are converted into organized experience. That sensation, or percept, is a result of both the stimulus and the process itself. This is equally true for customers of products or services.

Review of Literature

Rambabu Lavuri (2018) analyzed the perception level of customers towards E-banking services in the public and private sectors. The study identified the problems faced by customers towards E-banking services. It was found from the study that there is no difference was found in the perception of customers of private and public banks. Ramanigopal C S et al (2011) analyzed the awareness and satisfaction level of customers towards Internet banking facilities. They identified factors that influence the customer in using Internet banking facilities. Chi-square and

Garrett Ranking techniques and used for analysis. It was found from the study that awareness is very less among the customer towards E-banking. they suggested that banks should distribute booklets containing information about the new schemes and services provided by the banks and educate the customers about E-banking.

Vignaneswari B et al (2020) studied the clients' perception of E-banking, online banking, and mobile banking for making payments and receipts. The paper suggests that bring awareness among the business community on the importance of acceptance of online or on mobile payments.

Paramasivan C (2015) highlighted the customer aspects of e-banking services and customer satisfaction levels. The study analyzed the customer perception of e-banking services offered by public sector and private sector banks. The study concludes that consumer perception highly influences the effective utilization of banking services in a particular study area.

Nalini and Ancly Simi (2019) analyzed the customer perception and satisfaction level towards E-banking services and identified the factors that influence the customer in using E-banking services.

Research Gap

Few studies have analyzed the perception of e-banking. Some studies reveal the level of customer perception, awareness and satisfaction. But none of the studies have focused on customer perception, especially in SBI in Ballari city. Hence, the present study is titled as “Customers Perceptions towards E-Banking in Ballari City”, therefore the present study only attempts to fill this research gap.

Statement of the Problem

The person always wants the best service with minimum time spent. Banking services are also one service that depends on customers to increase the national economy which measures the standard of living and economic status of the country. To attract customers, banking institutions provide services at affordable rates. The more information a customer has about a service, the more comfortable they are with the services offered by the bank. Positive customer perception is an invaluable tool in marketing. Customers are the king of any business. This is an essential key to success. Hence it is vital to know the perception of customers towards e-banking.

Objectives of the Study

1. To know the demographic profile of E-banking customers of SBI Bank in Ballari City.
2. To analyze the perception level of E-banking customers of SBI Bank in Ballari City.

Hypothesis of the Study

The null hypotheses are formulated for the study. They are

H₀₁: There is no significant relationship between age and mean perception of the customers

H0₂: There is no significant relationship between gender and mean perception of the customers

H0₃: There is no significant relationship between education level and the perception of the customers

H0₄: There is no significant relationship between Occupational level and the perception of the customers

H0₅: There is no significant relationship between Monthly Income and mean perception of the customers

Research Methodology

The research is based on primary data collected through questionnaires from respondents who have availed of E-banking facilities in Ballari City, Karnataka. Data is analyzed with the help of SPSS 20. The study sample size is 100 SBI Bank respondents. Here the convincing sampling method has been used. This is a demographic study, the tools used in the study were percentile and for analysis of the hypothesis, the ANOVA test has been used analysis.

Limitations of the Study

1. The study area is limited to Ballari City only, so the findings and conclusions have their own limitations
2. A convenience sampling method was used for data collection, so results are not easily generalizable
3. Only the customers of the SBI branch in Ballari City were considered to understand the customer perception towards e-banking services, so it cannot be generalized.\

Demographic Profile:

The frequency distribution of the demographic profile is presented in the following table.

Table 1

Demographic Profile of Borrowers

	Factors	No of Respondents	Percentage	Cumulative Percentage
Age	18-30 Years	02	02	02
	31-40 Years	52	52	54
	41-50 Years	44	44	98
	Above 50 Years	02	02	100
Gender	Male	91	91	91
	Female	09	09	100
Martial	Married	84	84	84
	Unmarried	16	16	100
Education	Below Graduates	02	02	02

Qualification	Graduates	35	35	37
	Post Graduates	53	53	90
	Profession	10	10	100
Occupational Background	Employment	55	55	55
	Profession	12	12	77
	Business	33	33	100
Monthly Income Level	Up to Rs.40000	05	05	05
	Rs.40,001 to 80,000	14	14	19
	Rs.80,001 to Rs.1,20,000	18	18	37
	Rs.1,20,000 to Rs.1,60,000	45	45	82
	Above Rs.1,60,000	18	18	100

Source: Primary Data

Table 1 represents the demographic profile of SBI respondents of Ballari City. The results revealed that the majority of respondents age group between 31-40 age, i.e. 52 percent, 91 percent are male, and 84 percent are married. The educational qualifications of the respondent are more in postgraduates, the majority of respondents i.e. 55 percent of the respondents are employed in government or private institutions. Most of the respondent's monthly income is Rs.1, 20,000 to Rs.1,60,000 and it is an important decisive factor in availing the services of the monthly income..

Table 2

Perception of Level of Customers

Factors	Very High	%	High	%	Medium	%	Less	%	Very Less	%	Total	%
Mobile Banking	45	45	32	32	10	10	09	09	04	04	100	100
NEFT	38	38	26	26	01	01	17	17	18	18	100	100
RTGS	15	15	45	45	14	14	05	05	21	21	100	100
IMPS	36	36	14	14	16	16	22	22	12	12	100	100
Debit/Credit Card Uses	44	44	35	35	09	09	05	05	07	07	100	100
EDI	25	25	55	55	11	11	07	07	02	02	100	100
ECS	38	38	32	32	14	14	12	12	04	04	100	100

Sources: Primary Data

Table 2 depicts that 45 percent of the customer's perception of mobile banking is very high and 04 percent of customers' perception is very less. In the case of NEFT, 38 percent of customers' perception is high and 1 percent is medium. With regard to RTGS, 45 of customers' perception is high and 5 percent is less. In the case of IMPS, 36 percent is very high and 12 percent is very less. With regard to debit and credit card use, 44 percent of customers' perception is very high and 5 percent is less, in the case of EDI 55 percent of customer's perception is high and 2 percent is very less and ECS is considered 38 percent is very high and 2 percent is very less.

Demographic Profile with Mean Perception level of Customers

After analyzing the customer perception level from the identified bank, selected customer characteristics were associated with the level of perception of various aspects of e-banking services. Five characteristics that generally influence customer behavior, such as age, gender, educational qualification, occupation, and monthly income, were selected to examine their relationship with customers' perception levels. Customers are divided into different groups on the basis of various characteristics. Average perception has been measured with the scores obtained for different groups of customers.

Age and Mean Perception

The level of perception may change with respect to the age of the respondents. Therefore to know the level of customer perception of different age groups of SBI in Ballari city their average perception score has been calculated and the details are given in Table 3.

Table 3

Age and Mean Perception

Age	Number	Mean Score
18-30 Years	02	13
31-40 Years	52	16.77
41-50 Years	44	15
Above 50 Years	02	17
Total	100	15.92

Source: Survey Results

From the analysis, it is evident that in SBI customers the age group of above 50 years had the highest mean perception score of 17 followed 16.77 in the age group of 31-40 years. Respondents in the age group of 41-50 years group formed a 15, mean score and the lowest was 18 to 30 years. To determine whether there is a significant difference in the mean perception of different age groups, F-test was applied, and the result of the test is given in Table 4.

Table 4**Age and Mean Perception**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.014	3	.005	1.523	.214
Within Groups	.294	96	.003		
Total	.308	99			

At 5 percent level of Significance

The ANOVA results reveal that there is no such significant relationship statistically significant at the 5 per cent level in the average perception score of SBI customers of different age groups. However, there is no age-wise difference in the mean perception score of the total sample.

Gender and Mean Perception

The perception level of the borrowers may also vary depending on their gender. Therefore, to investigate such difference, the mean perception scores of the gender groups have been calculated and shown in Table 5.

Table 5**Gender and Mean Perception**

Gender	Number	Mean Score
Male	91	15.98
Female	09	15.33
Total	100	15.92

Source: Survey Results

It is clear from the analysis that there is a negligible difference between the average perception of male (15.98) and female (15.33) customers in the bank and the total sample. However, the average perception score of male customers is higher than that of female customers.

Table 6**Gender and Mean Perception**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.000	1	.000	.112	.738
Within Groups	.308	98	.003		
Total	.308	99			

At 5 percent level of Significance

The results of ANOVA revealed that there is no significant relationship in the mean perception scores of SBI customers belonging to the gender of the respondents.

Education Qualification and Mean Perception

Generally, the level of perception of customers may vary with their level of education, in order to ascertain whether there is any variation in the level of perception of the borrowers in terms of education; the average perception score has been calculated separately for customers from different educational groups and details are shown in Table 7.

Table 7

Education Qualification and Mean Perception

Education Qualification	Number	Mean Score
Below Graduates	02	20
Graduates	35	15.60
Post graduates	53	15.70
Professionals	10	17.40
Total	100	15.92

Source: Survey Results

Undergraduate customers received the highest average perception score of 20, followed by professionals at 17.40. Postgraduate customers had an average perception score of 15.70 and graduates had the lowest perception score with 15.60. Differences in the level of perception of different customers educational groups, if any, were tested using ANOVA to assess their statistical significance and the result is shown in Table 8.

Table 8

Education Qualification and Mean Perception – One Way ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.023	3	.008	2.541	.061
Within Groups	.285	96	.003		
Total	.308	99			

At 5 percent level of Significance

The results of ANOVA reveal that there is no significant relationship in the mean perception of customers of the different educational qualification groups. This led to the conclusion that the level of education of customers is not an important factor that decides the level of their perception of the service profile of their Banks.

Occupation and Mean Perception

The level of perception may vary with the nature of the business. To find out if there was a relationship between occupation and perception, the average perception of customers from different occupation groups was calculated and compared. Details are given in Table 9

Table 9**Occupational Background and Mean Perception**

Occupational Background	Number	Mean Score
Employees	55	15.16
Professionals	12	13.17
Business	33	18.18
Total	100	15.92

Source: Survey Results

As per the above table, business customers got the highest score of 18.18, followed by employees with 15.16 and professionals with a 13.17 average perception score. F-test is applied to find out the whether the level of customer perception of different occupational groups varies significantly or not. The test results are given in Table 10.

Table 10**Occupational background and Mean Perception**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.075	2	.038	15.670	.000
Within Groups	.233	97	.002		
Total	.308	99			

At 5 percent level of Significance

The ANOVA result shows at a 5 percent significant level that there is a difference in the mean perception and occupational background of the customers.

Monthly Income and Mean Perception

In order to find out whether there was any difference in the perception level among different income groups, the average perception score of customers with different income profiles has been calculated and given in Table 11.

Table 11**Monthly Income and Mean Perception**

Monthly Income	Number	Mean Score
Up to Rs.40000	05	14.80
Rs.40,001 to 80,000	14	17.79
Rs.80,001 to Rs.1,20,000	18	17.22
Rs.1,20,000 to Rs.1,60,000	45	15.87
Above Rs.1,60,000	18	13.61
Total	100	15.92

Source: Survey Results

Analysis revealed that the customers had a monthly income of Rs40,001 to 80000, had the highest average perception score of 17.79 followed by 17.22 for the 'Rs 80001- 120000' income group. The average perception score was 15.87 for those whose monthly income was in the range of 120001 to 1600000. The lowest average perception score of 13.61 was obtained by the above Rs. 1, 60,000 income group. In order to find out whether the mean perception of various income groups of customers or not, F-test has been applied. The result of the test is given in Table 12

Table 12
Monthly Income and Mean Perception

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.019	4	.005	1.579	.186
Within Groups	.289	95	.003		
Total	.308	99			

At 5 % level of Significance

The result of ANOVA shows that there is a significant relationship in the mean perception of the level of the customers and the total sample belonging to different income groups is not statistically significant at the 5 percent level.

Findings and suggestions of the study

Findings

1. The customer's age group above 50 had the highest mean perception score of 17 was obtained
2. The male respondents had the highest mean perception score
3. The below graduates had the highest perception score and the graduates had the lowest perception score.
4. Business class customers form the majority perception score of 18.18 and the lowest was professional.
5. The mean perception score of 17.79 is from a monthly income of Rs.40001- 80000.

Suggestions

1. Adoption or non-adoption of E- banking depends on people's age, gender, education, occupation, and monthly income. Therefore, considering this, banks will formulate targets and strategies to encourage their customers to use e-banking services.
2. As the use of the Internet is increasing day by day, customers are increasingly following Internet banking as well. To make e-payment services more favorable among customers, banks should provide more services through Internet banking for queries as well as for transaction purposes.

- To increase the popularity of e-payment among customers. RBI should stop physical check clearance above an amount of Rs 1 lakh. Hence the ease of transactions through electronic channels should be placed higher than for paper-based clearing.

Conclusion

The growth and development of banking industries mainly depend upon technology. Today's era is the technological era. E-banking services mainly depend upon technology. Nowadays E-Banking services have become a major weapon for the survival of banks. As the per analysis, the customers' perception of E-banking is high and they are happy with the services provided by the bank.

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