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Customer Attitude towards E – Banking Services Provided By SBI and ICICI Bank with Special Referrence to Panoor Muncipality

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Abstract
The development of online banking technology revolution in recent years, and speed of this development is extremely rapid. E –banking is one of the popular modern ways of getting the banking service using the internet. It is more popular because prime minister of India introduced 'digital India' concept form of e – banking. E –banking has helped the bank to improve the quality of service to the customer relationship management. Through e – banking the banks can easily contact the group of customers who are more valuable to the banks. Electronic banking is the most inventive services offered by the banks. The transformation from traditional banking started from the use of automatic teller machines, (ATM), direct bill payment, electronic fund transfer (EFT) and the revolutionary online banking is being accepted by the customers with growing awareness and education.

Keywords: Banking, customer, e- banking, Quality service

Introduction:
Banking in India has been originated in the last decay of 18 the century. Finance is the life blood of trade, commerce and industry. Now – a- days, banking sector acts as the backbone of modern business. Development of any country mainly depends upon the banking system. Banks have influenced economies and politics for centuries. It is a financial institution that accepts deposit and channels those deposits into lending activities either directly or through capital market. The banking industry in India is facing certain challenges that is, challenges of quality service, customer satisfaction, customer loyalty. Quality service plays a major role in achieving customer satisfaction and creating bank loyalty in banking sector.

1.2 Relevance of the Study
Today the bank give prime importance to retain their customers. The customer will continue with their existing bank only if they are satisfied with the quality of e- banking service offered by their banks. In this scenario the present study is highly significant as it tries to understand the attitude towards e-banking offered by selected public and private banks in Panoor muncipality.

1.3 Scope of the Study
Today the customers demand the bank service for 24 hrs. Now in this modern age the entire banking structure has been changed due to wide spread e – banking technology. Now all the business like customers, trade, purchase and sale of goods is regarding upon e-banking by using the advanced electronic technology the banking service are fast and economical. The present study limited to individual customers of selected banks in Panoor Muncipality.

1.4 Statement of the Problem
Every time the users need to perform some transactions, he has to go to bank in person and do his necessary works, which may not be feasible all time. Sometime it may be hard and difficult task for customers and bank. E- banking system provide enhanced technique for maintaining the required information up to date which result in efficiency and customers

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transactions are more easy when we adopt e-banking. The present study intends to get an idea about the attitude of customers towards e-banking.

1.5 Objective of the Study
1. To find out the factors that influence the formation of attitude towards e-banking.
2. To analyze the impact on various e- banking service provided to customers.
3. To identify the satisfaction level while using e-banking services of each bank.
4. To identify the problems involved in e- banking.
5. To identify service quality dimension of selected banks which needs improvement.

1.6 Hypothesis
H01: There is no significant difference exists between the satisfaction level of male and Female customers with regarding to various e-banking service offered by public and Private banks.
H02: There is no significant difference exists between gender and reason for choosing e-banking service provided by public and private bank.

1.7 Research Methodology
The present study is designed on a descriptive basis. It is descriptive in nature and it describe the present state of affairs of e-banking attitude of selected bank customers.

1.8 Source of Data
Source of primary data:
The primary data for the study has been collected from customers of State bank of India and South Indian bank branches with the help of structured questionnaire.

Source of secondary data:
The secondary data have been collected from the following sources.
- Journals
- Magazines

1.9 Sample Size
50 customers each from public and private sector banks have been selected there by constituting a total of 100 customers.

1.10 Sampling Technique
The respondents were selected by using convenience sampling technique

1.11 Tools for Data Collection
In order to analyses the primary data different statistical tools like percentage, average, anova, t test etc are used.

1.12 Tools of Presentation
Appropriate tables, charts and diagrams are used at right place to present the data in easy understandable manner.

1.13 Scaling Techniques
Licker's five point scale was used to convert the qualitative data into quantitative data.

1.14 Limitations of the Study
1. Time was not sufficient to conduct a detailed study.

2. The findings and conclusions are based on knowledge and experience of the respondents sometime may subject to bias.
3. The scope of the study is limited to Panoor Municipality only.
4. All the limitations of convenience sampling technique would be there.

Review of Literature
Yibarek Takele and Zeleke Sira (2013) this paper titled that "Analysis of factors influencing customers" intention to the adoption of e-banking service channels in Bihar Dar City: An integration of Tam, Tpb and Pr tried to search factors that sway customer's intention to adopt e- banking service channels in Bahir Dar city. A theoretical framework was developed by integrating six variables from theory of premediated behavior, technology reception model and previous studies. The findings discovered that attitude, subjective norm, supposed behavioral control, supposed usefulness and perceived ease of use and supposed risk were significant in affecting user's intention to use e-banking.
Ms. Fozia (2013) the objective of this paper is to determine the customer perception towards e-banking service. A total of number of customer taken for the study is 196. Analysis of variance technique is employed to study the significant relationship between the occupation and customer perception of e-banking services and significant relationship between the age and customer perception of e-banking services. The result of the study clearly shows that different age group of customer and different occupation group of customers have different perception   towards the e-banking services

Theoretical Framework
The development of 'Banking' is evolutionary in nature. There is no single answer to the question of 'what is banking'? Because, a bank performs a multitude of functions and service which cannot be comprehended into a single definition. For a common man, a bank means a storehouse of money, for a businessman it is an institution of finance and for a worker it may depository for his savings.
It may be explained in brief as "Banking is what a bank does". But it is not clear enough to understand the subject in full. The Oxford Dictionary defines a bank as "an establishment for the custody of money which it pays out on a customer s order". The meaning of the bank can be understood only by its functions just as a tree is known by its fruits. As any other subject, it has its own origin, growth and development.

Evolution of Banking in India
In the beginning of the eighteenth century, East India Company launched few commercial banks on modern lines. The first Indian bank named Bank oh Hindustan was started in 1770 at Calcutta. Later on, East India Company started three Presidency Banks with government participation. These were the Banks of Calcutta, the Bank of Bombay and Bank of Madras. These banks were given the right of note issue in their respective regions. Later all these banks were amalgamated and the Imperial Bank was formed .The Punjab bank was launched in 1894 and the people bank in 1901 .The swadeshi movement encouraged

the Indian entrepreneurs to start many new banks .The need for an institution to regulate and control the banking industry in the country. As result, the RBI was established in 1935.

Meaning and Definition of Banks Meaning
A bank is a financial institution which deals with money and credit. It accepts deposits and lends money to those who are in need of it. It helps to transfer money from one place to another. It is difficult to provide a clear cut definition to banks because a modern bank is performing a number of functions. Bank collects the savings of some people and gives the money to those who are in need of it.

Definition
According to Horace White, "bank is an institution where money is dealt and the mechanism for transferring funds ".
Section 5(b) of the Banking Regulation Act,1949 define banking as " the accepting for the purpose of lending or investment of deposits of money from the public repayable on demand or otherwise withdrawable by cheque, draft, order or otherwise "

CRM in Banking Sector
In the technology revolution; technology based remote access delivery channels and payment systems surfaced. ATM displaced cashier tellers, telephone represented by call centers replaced the bank branch, internet replaced the mail, credit cards and electronic cash replaced traditional cash transactions, and interactive television will replace face to face transactions. According to Stone et al. (2002) most sectors of the financial services industry are trying to use CRM techniques to achieve a variety of outcomes. In the area of strategy, they are trying to:
➢ Create consumer- centric culture and organization;
➢ Secure customer relationships;
➢ Maximize customer profitability;
➢ Integrate communications and supplier – customer interactions across channels;

Characteristics/Features of a Bank
1. Dealing in money
2. Individual/firm/company
3. Acceptance of deposit
4. Giving advances
5. Agency and utility services
6. Profit and service orientation
7. Ever increasing functions
8. Commercial in nature
9. Nature of agent

Variety of Electronic Service Delivery Channels
- Internet banking
- Automated teller machine
  Debit card and credit card
  Personal computer banking or home banking
  Mobile banking
  Television banking
  Electronic fund transfer
  Real time gross settlement system
  Television banking

Data Analysis and Interpretation

Table 4.1: Gender wise classification of Respondents

Sl No	Gender	Public sector bank		Private sector bank		Total	
		Number of respondents	%	Number of respondents	%	Number of respondents	%
1	Male	32	64	28	56	60	60
2	Female	18	36	22	44	40	40
3	Total	50	100	50	100	100	100

(Source: Primary data)

Interpretation
The table shows the gender classification of respondents. It can be noted that there are 60% male respondents and 40% female respondents. Out of public bank respondents 64% are male and rest 36% is female. Among private banks respondents 56% are male and balance 44% is female. It is to be noted that the male respondents are more in public and private sector banks

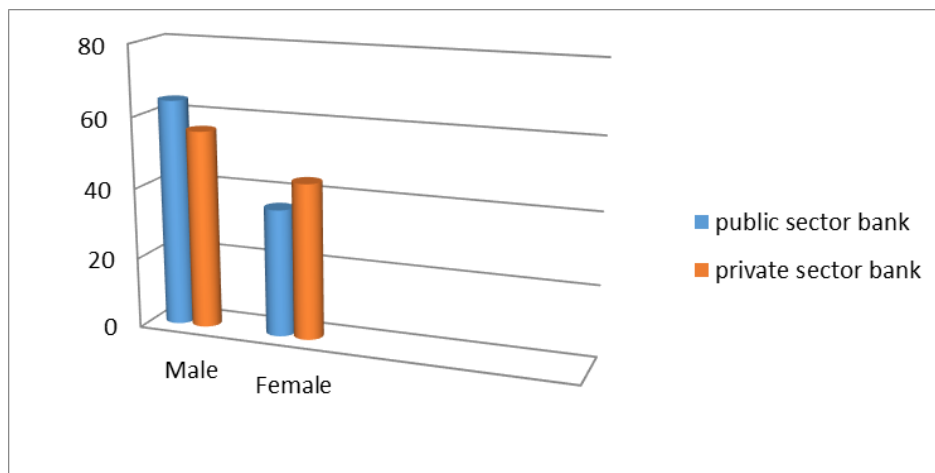**Chart. 4.1:** Gender wise Classification of Respondents

Table 4.2: Age wise Classification of Respondents

Sl No	Age	Public sector bank		Private sector bank		Total	
		Number of respondents	%	Number of respondents	%	Number of respondents	%
1	Less than 20 years	15	30	10	20	25	25
2	20 -30 years	20	40	23	46	43	43
3	30-40 years	10	20	9	18	19	19
4	More than 40 years	5	10	8	16	13	13
	Total	50	100	50	100	100	100

(Source: Primary Date)

Interpretation

In this table shows that 43% of the respondents come under the category 20-30 years age group. Only 13 % are come under the category of above 40 years age group. It is further observed that 40% of the public sector bank customers are under the category 20-30 years and 10% are come under the category of above 40 years. Among the private sector bank customers 46% are belong to 20- 30 age group and only 16 % come under more than 40. It implies that majority of respondents are youngsters and belong to 20-30 years age group
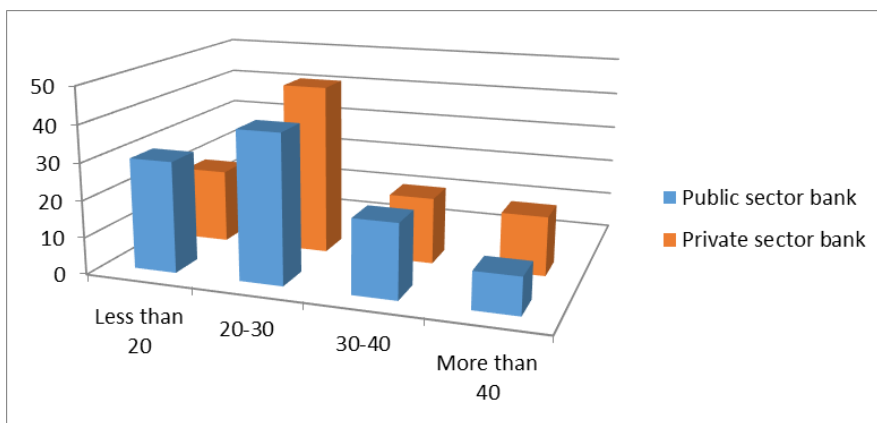
Chart 4.2: Age wise Classification of Respondent

Table 4.3: Education wise Classification of Respondents

Sl No	Educational Qualification	Public sector bank		Private sector bank		Total	
		Number of respondent	%	Number of respondent	%	Number of respondents	%
1	Below SSLC	3	6	5	10	8	8
2	SSLC	12	2	8	16	20	20
3	Plus Two	5	10	15	30	20	20
4	Graduate	18	36	9	18	27	27
5	Post Graduate	8	16	11	22	19	19
6	Other qualification	4	8	2	4	6	6
	Total	50	100	50	100	100	100

Interpretation

The table shows that education qualification of respondents. 27% of respondents are in graduate and only 6% are come under other qualification category. Among the customers of public sector banks 36% of respondents have graduate qualification and only 6% are below sslc. Among the customer of private sector banks 30% of respondents have plus two qualification and only 4% are come under other category. It can be implied that majority of respondents have graduation as their educational qualification.

Table 4.4: Occupation wise Classification of Respondents

SL NO	Occupation	Public sector bank		Private sector bank		Total	
		Number of respondent	%	Number of respondent	%	Number of respondents	%
1	Self-employment	19	38	26	52	45	45
2	Professional	14	28	13	26	27	27
3	Student	10	20	8	16	18	18
4	Other	7	14	3	6	10	10
	Total	50	100	50	100	100	100

(Source: Primary data)

Interpretation

The table shows that employment status of respondents. It can be cleared that 45% respondents are self-employment customers and only 10% respondents are come under other category. Among the customer of public sector banks 38% respondents are self-employed customer and only 7% are come under other category. Among private sector bank customers 52% self-employed and only 6% are other employed customers.This revealed that more respondents of public and private bank customers are self employed

Table 4.5: Income wise Classification of Respondents

SL NO	Income	Public sector bank		Private sector bank		Total	
		Number of respondent	%	Number of respondent	%	Number of respondents	%
1	Less than 10000	17	34	11	22	28	28
2	10000-20000	18	36	24	48	42	42
3	20000-30000	4	8	6	12	10	10
4	30000-40000	6	12	5	10	11	11
5	More than 40000	5	10	3	9	8	8
	Total	50	100	50	100	100	100

(Source: Primary Data)

Interpretation

In this table reveals that 42% are belongs to 10000-20000 income group and only 8% customers belongs to more than 40000 income group. Among the customer of public sector banks 36% of respondents are 10000-20000 income group and only 8% belongs to 20000-30000. Among the customers of private sector banks 48% respondents belongs to 10000-20000 income group and only 9% respondents are more than 40000 income group. It can be implied from the table majority of the respondents are 10000- 20000 income group.

Table 4.6: Convenient Time of Using E-Banking

SL NO	Convenient time	Public sector bank		Private sector bank		Total	
		Number of respondent	%	Number of respondent	%	Number of respondents	%
1	Between 6 am and 9 am	5	10	8	16	13	13
2	During working hours	12	24	13	26	25	25
3	Between 6pm and 9 pm	6	12	5	10	11	11
4	Any time	27	54	24	48	51	51
	Total	50	100	50	100	100	100

(Source: Primary Data)

Interpretation

From the above table shows that 51% respondents are using e –banking at any time and only 11% convenient time of using e-banking only between 6 pm and 9pm. Among the customer of public sector bank 54% respondents' convenient time is any time of a day and least 5% come under the category between 6 am and 9 am. Among private sector bank customers 48% using at any time and only 10% using e-banking between 6pm and 9pm

Table 4.7: Reason for choosing E-banking

SL NO	Reason	Public sector bank		Private sector bank		Total	
		Mean score	Standard Deviation	Mean Score	Standard Deviation	Mean score	Standard deviation
1	Reputation of bank	3.60	1.09	3.62	.92	3.61	1.99
2	Good service	3.69	1.23	3.78	.95	2.40	1.09
3	Affordability	3.55	.99	3.38	1.13	3.47	1.07
4	Better information	4.15	.97	3.53	1.03	3.84	0.99
5	Less Cost	3.91	.95	3.64	1.11	3.78	1.03
6	Security	3.84	.81	3.93	.89	3.89	0.85
7	Ease of use	3.31	1.22	3.51	1.16	3.41	1.19
8	Simplification of process	3.44	1.07	3.38	1.01	3.41	1.04
9	Dealing with credit	3.69	.96	3.98	.99	3.84	.974

(Source: Primary Data)

Interpretation

The above table shows the reason for selecting e-banking service .The most important reason for selecting a bank is 'security' as it got a mean score of 3.89. It implies that the respondents agree that 'security 'is the most important reason behind selecting of a particular bank. The least important reason for selecting a bank is 'Good service' rendered by bank. It reveals customer disagree that 'good service' is a reason for selecting a particular bank.

Among the public sector bank customer ,the most important reason for selecting the particular bank while using e-banking service for 'better information provided by bank' as it got mean score 4.15. It implies that the respondents agree that 'better information' is the most important reason behind selecting a particular bank. The least important reason for selecting this bank for 'ease of use' as it got mean score 3.3

Table 4.8: Education or occupation influence to choose e- banking

SL NO	Convenient time	Public sector bank		Private sector bank		Total	
		Number of respondent	%	Number of respondent	%	Number of respondents	%
1	Yes	22	44	18	36	40	40
2	No	28	56	32	64	60	60
	Total	50	100	50	100	100	100

(Source: Primary Data)

Interpretation

In this table shows information about education or occupation influence customer to choose e-banking service. 60% customer does not influence any education or occupation o choose e- banking service. 40% customer chooses e-banking according to their occupation or education. Among public sector bank customer does not influence any education or occupation with percentage 28 and in case of private sector bank 32% does not influenced by any education or occupation.

Table 4.9: Who influence to choose E- banking?

SL NO	Factors	Public sector bank		Private sector bank		Total	
		Number of respondent	%	Number of respondent	%	Number of respondents	%
1	Relatives	5	10	7	14	12	12
2	Friends	10	20	7	14	17	17
3	Bank	28	56	31	62	59	59
4	Media	4	8	3	6	7	7
5	Others	3	6	2	4	5	5
	Total	50	100	50	100	100	100

(Source: Primary Data)

Interpretation

It can be noted that 59% respondents choose e-banking service influence of their banks and 5% come under the category of others. Among public sector bank customer use e-bank by influence of 56% and least 3% select e-banking service by influence of other factor. Among private sector bank customer influence bank with 62% and least influenced factor is other 4%.

Table 4.10: Satisfaction level of e-banking service

Service	Public sector bank		Private sector bank		Total	
	Mean Score	Standard Deviation	Mean Score	Standard Deviation	Mean score	Standard deviation
1.ATM service						
• Promptness of card delivery	3.42	0.98	3.94	1.20	3.69	1.09
• Quality of currency	3.92	1.3	3.02	0.90	3.47	1.10
• Conveniently located	4.10	1.12	3.10	1.00	3.60	1.06
2. Internet banking service						
• E – payments	3.28	1.4	2.86	.84	3.07	1.12
• Accunt to account transfer	2.67	1	3.99	1.06	3.33	1.03
• Due installment enquiry	3.81	.99	3.69	.91	3.65	0.95
• Statement request (by email,fax etc.)	4	1.09	3.2	1.03	3.6	1.06
3. Mobile banking						
• Prepaid mobile recharge	3.34	.15	4.04	.85	3.66	1.00
• SMS alert about specific information to the bank service	3.6	1.6	3.32	.72	3.46	1.16

(Source: Primary data)

Interpretation

In the above table shows that satisfaction level of different e-banking service provided by banks.

1. ATM service satisfaction- The variable which provide highest satisfaction level is the promptness of card delivery of their banks as it got mean score about 3.69. Among the customer of public sector bank, the highest satisfaction variable is convenient location of ATM with mean score 4.1 and customer are neutral satisfaction variable are promptness of card delivery with mean score 3.42. Among the customer of private sector bank , the highest satisfaction variable is promptness of card delivery with mean score 3.94 and customer are neutral satisfaction variable are quality of currency with mean score 3.02

2. Internet banking - The variable which provide highest satisfaction level is the due installment enquiry and statement request (by e-mail,fax etc.) as it got mean score obtained 3.65 and 3.6 respectively. Among the customer of public sector bank , the highest satisfaction variable is statement request and due installment enquiry with mean score are 4 and 3.81 and customer are neural satisfaction variable are e-payment and account to account transfer with mean score 3.28 and 2.67 respectively. Among the customer of private sector bank, the highest satisfaction variable is account to account transfer with mean score 3.99.

3. Mobile banking - The variable which provide highest satisfaction level is the prepaid mobile recharge as it got mean score about 3.66. Among the customer of public sector bank, the highest satisfaction variable is

SMS alert about specific information to the bank service with mean score 3.6. Among the customer of

private sector bank, the highest satisfaction variable is prepaid mobile recharge with mean score

Table 4. 11: Problem faced by availing of e- banking service

Service	Public sector bank		Private sector bank		Total	
	Mean score	Standard Deviation	Mean Score	Standard Deviation	Mean score	Standard deviation
1.ATM problem –						
• Card get blocked	3.3	1.4	3.1	0.74	3.15	1.07
• Machine out of cash	4	1.8	2.72	0.38	3.36	1.09
• Long waiting time in cash	3.9	1.2	3	1.02	3.45	1.11
2.Internet banking problem						
• Not providing information	2.6	0.62	4.3	1.6	3.45	1.11
• Not giving fast response	3.3	1	3	.75	3.15	1.32
• To many steps in processing transaction	2.45	1.08	3.95	1.3	3.2	1.19
3. Mobile banking problem						
• Login /sign off are not easy	3	1	4.4	1.5	3.7	1.25
• Lack of security in transactions	3	0.72	3.2	1.5	3.1	1.11
• Lack of appropriate software	3.5	1.4	2.84	1.02	3.17	1.21

Interpretation

From the above table reveals the problem of e- banking service faced by customers.

1. ATM banking problem – The most important problems faced by customers while using ATM service is long waiting time in que as it got mean score is 3. 45 and neutral problem is card get blocked. Among public sector bank customer faced is machine out of cash , as it got mean score 4 and second important problem faced by customer are the long waiting time of cash with mean score 3.9 . Among private sector bank customer faced neutral problem variable are long waiting time in cash and least problem variable are machine out of cash with mean score 2.6. Among

2. Internet banking problem - All internet problem are neutral. Among public bank customer faced neutral problem are not giving fast response with mean score 3.3 and second neutral problem are not providing mus=ch information, as it got mean score 3. Among the customer of private bank faced highest proble

variable are not providing information and too many steps in processing transaction obtain mean score 4.3 and 3.95 respectively.

3. Mobile banking problem – Same as above all mobile banking problem are neutral. Among customer of public sector bank faced highest problem are lack of appropriate software according to their needs and neutral problem are login / sign off are not easy,lack of appropriate software as it got mean score 3. Among private bank customer faced highest problem is same as above login/sign off are not easy it got mean score 4.4. Next neutral problem faced by customer are lack of security in transaction and lack of appropriate softyware which obtain mean score 3.2 and 2.84.

Testing of Hypotheses

H01 – There is no significant difference exists between the age and satisfaction level of customers with regards to e-banking service provided by public and private banks.

Table 4.12: Result of Anova– Overall Gender Wise Summary of E-Banking Services

Variables	Sum of square	Mean sum of square	Degree of freedom	F value	P value
1.ATM service					
• Promptness of card delivery	2.358	.766	3	.654	.582
• Quality of currency	7.387	2.462	3	2.120	.103
• Conveniently located	6.760	2.253	3	2.060	.111
2. Internet banking service					
• E – payments	9.771	3.257	3	2.725	.048
• Accunt to account transfer	8.570	2.857	3	2.812	.043
• Due installment enquiry	2.527	.842	3	.917	.436
• Statement request (by email,fax etc.)	4.441	1.480	3	1.251	.296
3. Mobile banking					
• Prepaid mobile recharge	3.847	1.282	3	1.288	.283
• SMS alert about specific information to the bank service	1.489	.496	3	.363	.780

The result of ANOVA as per table 4.12 Shows that there is significant relationship exists between the age and satisfaction level customers with regards to e- banking service provided by public and private banks as p value of majority of the variable is higher than 0.05 except e-

payment and account to account transfer by using internet banking.

H02 – There is no significant difference exists between gender and reason for choosing different e-banking service offered by public and private banks.

Table 4.13: Result of Anova Gender Wise Distribution of Reason for Choosing E-Banking

Variables	Sum of square	Mean sum of square	Degree of freedom	F value	P value
Reputation of bank	.554	.554	1	.548	.461
Good service	.000	.000	1	.000	.904
Affordability	.083	.083	1	.073	.787
Better information	2.720	2.720	1	2..549	.114
Less Cost	.148	.148	1	4.465	.037
Security	3.074	3.074	1		
Ease of use	2.438	2.438	1	1.736	.191
Simplification of process	.748	.748	1	.695	.407
Dealing with credit	.279	.279	1	.290	.592

The result of ANOVA revealed that no significant difference exists between the gender and reason for selecting e-banking service provided by banks, as the p value of majority variables are higher than 0.05 except less cost.

Findings, Conclusion and Recommendation Findings
1. Among the respondents 60% belong to male category.
2. Most of the respondents are belongs to 20-30 years age group.
3. Majority of respondents have graduate as their educational qualification.
4. Among the respondents 45% respondents belong to self-employment.
5. The majority of the respondents belongs to 10000-20000 income group.
6. 90% respondents have own bank account.
7. Among the respondents 51% convenient time of using e-banking service at any time.
8. The main reason for selecting public sector bank by customer is less cost and reason for selecting private sector bank by customer security.
9. Among 60% respondents used e-bank services by influence of their education or occupation.
10. Majority of respondents choose e-bank by the recommendation of their bank.

Conclusion
E-banking has its own advantage and disadvantage. The main advantage of implementing E-banking is an increase in customer satisfaction. This is because customers do not have to go the branches in order to access their accounts make withdrawals and deposits. They can also check it anytime of the day, a feature that physical branches do not offer thus creating a good relationship with the bank and the customer. E-banking is also advantageous not only for customer but also for the bank because it reduces costs in setting up a branch and the resource to process transactions. All these benefits are the reasons why many banks are already investing in E-banking.

The study has tried to find out the attitude of customer selecting e- banking service and perception of customers regarding the various service quality dimension between selected public and private sector banks. Generally public sector bank providing proper attention to their customer than private sector bank. Bank provide proper guidelines and making the transactions more safely and rapidly. Almost all customers of public sector bank satisfied with ATM service and internet banking facilities offered by their bank. The customer face the main problem while using e-

Suggestions
1. Make customers more aware with banking transactions.
2. Provide good e- payment system.
3. Employees of the banks may provide good services to the customers and they can maintain good customer relationship.
4. The result indicate that the login/sign off of internet banking are not easy. So the banks can take necessary steps to solve this problem.
5. Attention should be paid for the continous supervision and monitoring of the quality of e-banking services provided by bank.
6. Both public and private sector bank should try to give individual attention to the bank customers.

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