Customer Perception towards Internet Banking Services in Sivagangai District, Tamil Nadu

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Abstract

Banks in India play a crucial role in the financial sector of the country. They raise deposits from the public, offer loans and advances to industry and commercial establishments, responsible for the flow of credit, offer priority sector loans, take care of the working capital requirements of the medium and small enterprises, provide housing and educational loans and offer a host of other financial services. Hitherto they were enjoying a monopoly or near monopoly situations and were operating in a sellers' market, thanks to the government patronage. But, with the liberalization of the economy and entry of new large scale private sector banks, and the foreign banks establishing branches in India, the entire scenario has perceptibly changed. Suddenly, they have been forced to function in the buyers' market. The customers started demanding good quality of service from the banks. The introduction of information technology worldwide has further forced these banks to adapt themselves to the needs of the customers. Bank oriented service got changed into customer oriented service. Objectives of the study are set, hypotheses have been framed and tested. Meaningful findings and conclusions are arrived at. Suggestions to further improve internet banking have also been offered. Thus, it is hoped that the study will contribute significantly to the existing knowledge in the field.

Key Words: Banking Services, Customers Perception, Internet Banking, Modern Banking Services, Services Marketing.

Introduction

The banking system in India has come a long way during the last two centuries. Its growth was faster and the coverage was wider since 1969. Over 36000 centers now appear on the banking map of the country with an extensive branch network which has a diversified credit pattern. Traditional banking has gradually yielded to sophistication in credit management. In other words, the banking and finance industry in India is experience-ing a period of dramatic change with disintermediation and of interest rates. There is sudden fury of ability especially in the private and the foreign banks in India.

The very nature of service marketing requires that the service organization should devote more attention on offering efficient services to the customers. As the services are invisible, they can gain confidence and good will through efficient and prompt customer ser-vices only. Among the service organizations banks play an important role in marketing various types of needs of the customers. Banks basically work on the goodwill of the customers.

The best way of servicing and prospering in the competitive environment is through providing prompt, relevant and efficient customer service at reasonable cost.

Economic liberalization and globalization, information technology revolutionary, changing customer requirements and increasing competition have posed a challenge to the existing Indian Banking Scenario. During the past few years, the banking sector had witnessed revolutionary changes. The entry of private and foreign banks has posed a challenge to the monopoly enjoyed by the nationalized banks. With increasing competition, the importance of quality services in banking has gained paramount importance. To survive, banks will have to rethink their strategies in delivering quality services to attract and hold customers. The service challenge involves developing new services that will meet customers' needs in a better manner improving the quality and the variety of existing services and finally, providing and distributing these economic services in a manner that best serves the customers.

The international economic environment is witnessing a number of changes. Trade negotiations among different countries have led to opening up of various sectors to foreign participation, which so far enjoyed government protection. The General Agreement on Tariff and Trade (GATT) which success-fully launched seven rounds of negotiations has led to a reduction in tariffs from 5 per cent to less than 4 per cent as well as reductions in non-tariff barriers. The latest Uruguay Round was most ambitious and took up areas of services, intellectual property rights and trade investments. Subsequent to this, many developing countries have moved towards liberalizing financial services, which has led to the growth of financial institutions, including banking.

Services in general are defined as an act of performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product. Quality in services is an elusive concept. It is more difficult to evaluate tin services as compared to goods. Service quality depends heavily on the quality of the buyer-seller interaction. Service quality depends on both, the service deliverer and the quality of delivering. Service quality is measured not only on technical quality (performance of the service), but also on its functional quality (whether the service provider has shown concern and inspires confidence while performing the service). This, in turn, is influenced by various factors like responsiveness, empathy, tangibility, assurance and reliability.

Service quality is the conformance of services to the customer's specifications and expectation. The quality of service, therefore, depends on the ability of the server to meet the expectations of the customer. In the present scenario, internationalization of banking standards has become imperative. Not only is delivery of quality services essential for survival but also is imperative for growth and prosperity. As global competition in financial services intensifies, service quality is emerging as a new frontier of banking competition. One reason is the increasing difficulty of competing on the basis of products that are essentially commodities whose features can be easily copied and relevance on price competition is an initiation to steadily declining profit margin.

Customer satisfaction through face-to-face interactions and looks for a way to make customers feel special. This special feeling is created through pleasant surprises; unique actions or qualitative approach to service. The essence of service excellence is to delight the customer and exceed his/ her expectation. Service excellence concentrates on listening, empowerment, and innovation and making customers and employees part of the action. Service excellence focuses on making the service, the products and the surroundings more convenient, easier, neater and unique. Service excellence builds on excitements, relationships and trust. While a quality service approach uses some of these elements they form the heart of service excellence.

Banks play a very important role in the economic development of every nation. They have control over a large part of the supply of money in circulation. Economic development is a dynamic and continuous process. Banks are the main stimulus of the economic progress of a country. The economic development highly depends upon the extent of mobilizations of resources, and investment and on the operational efficiency of the various segments of the economy. Banks have been consciously used as an engine of development. They help in increasing the nation's savings channelizing it into productive avenues and economic utilization of these resources. A well planned, organized and viable banking system is a necessary concomitant of economic and social infrastructure in any economy.

The banking system provides a large portion of the medium of exchange of a given country, and is the primary instrument through which monetary policy is conducted, through their deposit mobilization and lending operations.

Commercial banks are the institutions specifically designed to further the capital formation process through the attraction of deposits and extension of credit they act as a financial lifeline of enterprise by providing the financial resources necessary for productions of goods and services demanded by the market. They make the productive utilization of ideal funds, thus assist the society to produce wealth.

Review of Literature

Geetha and Malarvizhi (2012) in their study presented that financial liberalization and technology revolution have allowed the developments of new and more efficient delivery and processing channels as well as more innovative products and services in banking industry. Banking institutions are facing competition not only from each other but also from non-bank financial intermediaries as well as from alternative sources of financing. Another strategic challenge facing banking institutions today is the growing and changing needs and expectations of consumers in tandem with increased education levels and growing wealth. Consumers are becoming increasingly discerning and have become more involved in their financial decisions. This paper investigates the factors which are affecting the acceptance of e-banking services among the customers and also indicates level of concern regarding security and privacy issues in Indian context. Primary data was collected from 200 respondents through a structured questionnaire. Descriptive statistics was used to explain demographic profile of respondents and Factor and Regression analyses were used to know the factors affecting e-banking services among customer in India. The finding depicts many factors like security and privacy and awareness level increased the acceptance of e-banking services among Indian customers. The finding shows that if banks provide them necessary guidance and ensure safety of their accounts, customers are willing to adopt e-banking.

Minakshi Dattatray Bhosale and K. M. Nalawade (2012) in their paper identified that E-banking is the provision of banking service through electronic channels and the customer can access the data without any time and geographical limitation. The development of e-banking services is still in its promising stages in India, with a considerable quantity of potential customers. In the recent years there has been explosion of Internet based electronic banking applications (Liao & Cheung, 2003). The emergence of new forms of

technology has created highly competitive market conditions for bank providers. However, the changed market conditions demand for banks to better understanding of consumers' needs (Beckett, Hewer & Howcroft 2000). Hence this paper outlines the concept of E-banking with advantages and disadvantages. Also comparative study of nationalize bank in satara region to analyze ATM, Net banking, Mobile banking services used by user in that banks.

Sufyan Habib (2012) in his study identified that Internet banking has attracted the attention of banks, securities trading firms, brokerage houses, insurance companies, regulators and lawmakers in developing nations since the late 1990s. With the rapid and significant growth in electronic commerce, it is obvious that electronic (internet) banking and payments are likely to advance. Researches show that impact of internet banking on cost savings, revenue growth and increased customer satisfaction on Industry is tremendous and can be a potential tool for building a sound strategy. However, it has raised many public policy issues before the banking regulators and government agencies. Interestingly, reliable and systematic information on the scope of internet banking in Indian context is still not sufficient, particularly what it means to the consumers and the bankers. The paper fills significant gaps in knowledge about the consumer's perspective of Internet banking, trace its present growth and project the likely scenario. The paper presents the data, drawn from a survey of Internet banking consumers and the services providers (banks) that offer internet banking and develops a functional model for maximizing value to the consumers, which the banks may choose to adopt Internet banking strategically. The paper identifies the weaknesses of conventional banking and explores the consumer awareness, use patterns, satisfaction and preferences for internet banking vis-à-vis conventional form of banking and also highlights the factors that may affect the bank's strategy to adopt Internet banking. It also addresses the regulatory and supervisory concerns of internet banking.

Yan-Qin Su, Ying-Jun Sun (2012) in their paper suggested that the development of Internet, online banking has become a development trend of Bank. It also provides more opportunity for the profits. The advantages of the online banking draw attentions from each bank. Its convenience is helpful to develop the bank markets, but also can improve the bank's financial service level. So each bank searches for more innovative financial products to pursue the market share. The SWOT analysis-based method on the internal and external environment provided the theoretical basis for online banking. The strategic analysis shows the research value and has certain practical significance.

Basavarajappa (2013) in his study noted that banking industry is one of major role player in Indian financial system using innovative delivery channel it is accessible to all with low cost. With the help of information technology banking sector growing day by day, banks are finding that a comprehensive online banking strategy is essential for success in the increasingly competitive financial services market. Due to technology advances and rapid growth of the internet, an online banking solution can be designed today that is more effective and less costly than the traditional branch banking. Banks have traditionally been in the forefront of harnessing technology to improve their products, services and efficiency. They have, over a long time, been using electronic and telecommunication networks for delivering a wide range of value added products and services. The objective of this paper is to enquiry the customer satisfaction towards online banking in Karnataka, what are problems facing by customers. The data used for the study both primary data and secondary data. The researcher concludes that in all respects the customers are satisfied with their internet bank. Major concerns of customers include security and privacy because of the growing number of online frauds, cheating cases and hacking.

Kalaiarasi and Srividya (2013) in their paper observed that online banking, an innovation to traditional branch banking system, is now used as a channel for delivering financial services by virtually all banks in India. Online banking provides improved convenience and customer service; however it is observed that Indian banking customers are reluctant to adopt online banking services. This study identifies the factors influencing adoption of online banking services using Roger's innovation diffusion theory. The perception of risk is a significant influencer of adoption of new technology which is also included as one of the dimension along with Roger's innovation attributes. The findings of the study suggest that, the young users adopt online banking when it is suitable for their lifestyle and if the website is user-friendly. Online banking is not perceived as either relatively advantageous than other banking channels nor risky by young users.

Ihab Ali El-Qirem (2013) in his study found that the primary purpose of this current research is to conduct an investigation into the factors affecting the acceptance of E-Banking by clients who have access to the internet and elicit the opinion of non-internet users about E-Banking. To develop a theoretical framework model for the current study, a literature review relating to the technology acceptance model (TAM) and its various adaptations is being undertaken. The E-Banking has been chosen as an innovative service, whose possible adoption by customers will be investigated. It is believed that the successful adoption of E-Banking will be cost and convenience beneficial for all stakeholders in the financial sector. The current research model purposes an extension to the technology acceptance/ adoption models that account essential

factor influence E-Banking services adoption in the Jordanian commercial banks.

Nisha Rakholiya (2013) in her study analyzed that today, banks seem to be jumping on the bandwagon of Internet banking. Why is there a sudden increase of bank interests in the Internet? The first major reason is because of the improved security and encryption methods developed on the Internet. The second reason is that banks did not want to lose a potential market share to banks that were quick to offer their services on the Internet. Another trend in e-banking is a shift of focus of banks from being product-centric to customer-centric. Access to the Internet has put wealth management decisions and demand side technology in customers' hands, and they can dictate the types of products and services they require. While the Internet has enabled banks to deliver desired products/ services more quickly.

Need for the study: One has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. In true Internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. Providing Internet banking is increasingly becoming a "need to have" than a "nice to have" service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services.

Statement of the Problem: With the changing environment, banks implemented tele-banking, mobile banking and call centre services, ATM and others one after another. Due to rapid change in technology and the entry of private and foreign banks a number of new products and delivery channels have been introduced. Among the major initiatives Internet Banking has brought to the customers the much demanded convenience. The advent of internet banking offers banking firms a new frontier of opportunities and challenges. Despite these possibilities, there are various psychological and behavioral issues such as reluctance to change, trust in one's bank, security concerns, preference of human interference and the like impede the growth of internet banking. In this regard a study has been undertaken in Internet banking services provided the Banks in Sivagangai district.

Objectives of the Study
The following are the specific objectives of the study.
1. To study the online banking services provided by the banking industry.
2. To find out the factors that influences the customer for utilizing the online banking services in Sivagangai district.
3. To examine the level of perception of the customers in utilizing the online banking services in Sivagangai district.
4. To study the satisfaction level of the customer in various dimensions in utilizing online banking services.
5. To find out the problems faced by the customer while utilizing the online banking services.
6. To offer suitable suggestions to utilize online banking services in an effective way.

Scope of the Study: The present study highlights the extent of utilization of the internet banking services by the selected sample respondents. It also limelight's the common problems faced by the respondents. The major features of the service sector, especially on internet banking performance was projected in order to utilize the services as per the expectation of the customers.

Research Methodology
Research is an original contribution to the existing store of knowledge making for its advancement. It is the pursuit of truth with the help of the study, observation, comparison and experiment. Research methodology is a way to systematically solve the research problem. It is the science of studying how a research is done. The researcher has explained the methods and steps adopted for achieving the purpose of the study and to arrive at a meaningful conclusion. The researcher has adopted descriptive research study since, it describes the state of affairs as it exists at present. A sample of 225 was taken for this study. The probability sampling method was used in the survey.

Source of Data: Both primary and secondary data are used for the study. The primary data is collected from the respondents through questionnaire. The questionnaire consists of various questions focusing on the issue of perception of the respondents and satisfaction level towards internet banking services in Sivagangai District. The researcher collected the secondary data from books, journals, web sites and the like. The data relating to the banking industry is collected from the personal manual and the records of the banks.

Framework of Analysis: The collected data is analyzed using the methods of simple percentage, Mean score, two-way table, Chi-square test and Henry Garrett Ranking Technique. The analyzed data is presented using charts and tables.

Limitations of the Study: The following are the limitations of the study.
1. The study area was carried out in Sivagangai District alone, so findings and suggestions are applicable only to Sivagangai district.

2. Data was collected from selected banks which are providing the internet banking services. Hence the result is applicable only to these banks and it is not applicable for other banks.
3. The sample was restricted to 225 selective respondents only, who are utilizing the internet banking services in both public and private sector banks.

Analysis and Interpretation of Data: An attempt was made to identify the factors that influence the level of perception of the respondents towards the internet banking services in Sivagangai District. For this purpose a field survey method was employed to collect first-hand information from 225 sample respondents. The respondents have been chosen randomly from the different parts of the Sivagangai district. The data thus collected were arranged into simple tabular form. The level of perception by the selected sample respondents towards internet banking services is considered as a dependent variable. The Independent variables selected for the study are Age Group, Gender, Educational Qualification, Employment status, Monthly income level, Marital Status, Type of family, Residential area, type of bank and Frequency of using the internet banking services. The data were analyzed by using simple statistical tools like Percentage, Average, Range, Standard Deviation (S.D.), Two-way tables and Chi-Square test. Further, Henry Garrett Ranking technique also used to find out the ranking position of the reasons for visiting the bank and problems of the study.

Age Group and Level of Perception: An attempt has been made to know about the age of the respondents and level of perception towards internet banking services. For the purpose of this study, age group was studied under four classification viz., upto 25 years, 26 to 35 years, 36 to 45 years and above 45 years. The sample consists 30 (13.3%) respondents belong to upto 25 years, 95 (42.2%) respondents belong to 26-35 years age group, 49 (21.8%) respondents belong to 36 to 45 years age group and 51 (22.7%) respondents belong to above 45 years age group. The distribution of sample respondents according to the age of the respondents and level of perception are shown in the following table.

Table 1: Age group and level of perception

Age Group	Number of Respondents	%	Average	Range		S.D
				Minimum	Maximum	
Upto 25 years	30	13.3	76.3	69	87	4.2
26 to 35 years	95	42.2	75.0	55	90	4.5
36 to 45 years	49	21.8	75.3	66	88	4.7
Above 45 years	51	22.7	74.3	63	89	4.4
Total	225	100	-	-	-	-

Source: Primary Data

It could be observed from Table 1 that the level of perception of the respondents belong to the age group of upto 25 years ranged between 69 and 87 with an average of 76.3. The level of perception of the respondents towards the age group between 26 and 35 years ranged between 55 and 90 with an average of 75.0. The level of perception of the respondents towards the age group between 36 and 45 years ranged between 66 and 88 with an average of 75.3. On the other hand, the level of perception of the respondents with the age group of above 45 years ranged between 63 and 89 with an average of 74.3. From the analysis, it is inferred that the maximum level of perception towards internet banking services have perceived by the respondents age group of 41-50 years.

With a view to find the degree of association between age of the respondents and the level of perception, a two-way table was prepared and it is exhibited in the Table 2.

Table 2: Age group and level of perception (two - way table)

Age Group	Level of Perception			Total
	Low	Medium	High	
Upto 25 years	5 (16.7)	13 (43.3)	12 (40.0)	30
26 to 35 years	13 (13.7)	62 (65.3)	20 (21.1)	95
36 to 45 years	12 (24.5)	25 (51.0)	12 (24.5)	49
Above 45 years	17 (33.3)	26 (51.0)	8 (15.7)	51
Total	47	126	52	225

Source: Calculated from the Primary Data

It could be inferred from the table that the high level of perception of the respondents was the highest (40.0%) among upto 25 years aged respondents and the same was the lowest (15.7%) among above 45 years aged

respondents. The percentage of medium level of perception of the respondents was the highest (65.3%) among 26-35 years aged respondents and the lowest (43.3%) among upto 25 years aged respondents. On the other hand, the percentage of low level of perception of the respondents was the highest (33.3%) among above 45 years aged respondents and the lowest (13.7%) among 36-45 years aged respondents.

In order to find out the relationship between age and level of perception, a hypothesis was framed and analyzed with the help of chi-square test. The results of the chi-square test are shown in the following table.

Null Hypothesis: There is no significant relationship between age of the respondents and level of perception towards internet banking services.

Alternative Hypothesis: There is a significant relationship between age of the respondents and level of perception towards internet banking services.

Table 3: Age group and level of perception (chi-square test)

Factor	Calculated χ^2 Value	Degrees of Freedom	Table Value	Remarks
Age Group	14.567	6	12.592	Significant at 5% Level

It is divulged from the above analysis that the calculated chi-square value is greater than the table value and it is significant at 5% level. Hence, the hypothesis, "age and level of perception are not associated" does not hold good. It is concluded from the analysis that there is a close significant relationship between age and level of perception towards internet banking services.

Gender and Level of Perception: An attempt has been made to know about the gender of the respondents and level of perception towards internet banking services. For the purpose of this study, gender has been classified into two strata viz., male and female. The sample consists 161 (71.6%) respondents belong to male category and 64 (28.4%) respondents belong to female category. The distribution of sample respondents according to the gender and their level of perception are shown in the following table.

Table 4: Gender and level of perception

Gender	Number of Respondents	%	Average	Range		S.D.
				Minimum	Maximum	
Male	161	71.6	74.6	65	90	3.2
Female	64	28.4	76.4	55	89	6.5
Total	225	100	-	-	-	-

Source: Primary Data

It could be observed from the above table that the level of perception of the male respondents ranged between 65 and 90 with an average of 74.6 and the level of perception perceived by female respondents ranged between 55 and 89 with an average of 76.4. From the above analysis, it is concluded that the maximum level of perception perceived by female respondents.

With a view to find the degree of association between gender of the respondents and the level of perception, a two-way table was prepared and it is shown in the following table.

Table 5: Gender and level of perception (two - way table)

Gender	Level of Perception			Total
	Low	Medium	High	
Male	33 (20.5%)	103 (64.0%)	25 (15.5%)	161
Female	14 (21.9%)	23 (35.9%)	27 (42.2%)	64
Total	47	126	52	225

Source: Calculated from the Primary Data

It could be noted from the above table that the percentage of high level of perception was the highest (42.2%) among female respondents and the same was the lowest (15.5%) among male respondents. The percentage of medium level of perception was the highest (64.0%) among the male respondents and the same was the lowest (35.9%) among the female respondents. On the other hand, the percentage of low level of perception was the highest (21.9%) among female respondents and the lowest (20.5%) among male respondents.

In order to find out the relationship between gender and level of perception, a hypothesis was framed and analyzed with the help of chi-square test. The results of the chi-square test are shown in the following table.

Null Hypothesis: There is no significant relationship between gender of the respondents and level of perception towards internet banking services.

Alternative Hypothesis: There is a significant relationship between gender of the respondents and level of perception towards internet banking services.

Table 6: Gender and level of perception (chi - square test)

Factor	Calculated χ^2 Value	Degrees of Freedom	Table Value	Remarks
Gender	20.554	2	9.210	Significant at 1% Level

It is noted from the above analysis that the calculated chi-square value is greater than the table value and it is significant at 5% level. Hence, the hypothesis, "gender and level of perception are not associated" does not hold good. It is concluded from the analysis that there is a close significant relationship between gender and level of perception.

Educational Qualification and Level of Perception: An attempt has been made to know about the educational qualification of the respondents and level of perception towards internet banking services. For the purpose of this study, the educational qualification has been classified into three categories namely school level, college level and professional level. The sample consists 43 (19.1%) respondents are educated till school level, 111 (49.3%) respondents are educated till college level and 71 (31.6%) respondents are educated till professional level. The distribution of sample respondents according to the educational qualification of the respondents and level of perception are shown in the following table.

Table 7: Educational qualification and level of perception

Educational Qualification	Number of Respondents	%	Average	Range		S.D.
				Minimum	Maximum	
School Level	43	19.1	74.2	67	83	3.7
College Level	111	49.3	74.9	63	85	4.0
Professional	71	31.6	75.9	55	90	5.4
Total	225	100	-	-	-	-

Source: Primary Data

It could be discerned from the above table that the level of perception of the respondents who educated till school level ranged between 67 and 83 with an average of 74.2. The level of perception perceived by the respondents of college level qualified ranged between 63 and 85 with an average of 74.9. On the other hand, the level of perception perceived by the respondents among professional qualification ranged between 55 and 90 with an average of 75.9. From the analysis, it is identified that maximum level of perception perceived by the respondents who qualified professional level education.

With a view to find the degree of association between the educational qualification and level of perception, a two-way table was prepared and it is exhibited in the following table.

Table 8: Educational qualification and level of perception (two - way table)

Educational Qualification	Level of Perception			Total
	Low	Medium	High	
School Level	16 (37.2)	22 (51.2)	5 (11.6)	43
College Level	20 (18.0)	64 (57.7)	27 (24.3)	111
Professional	11 (15.5)	40 (56.3)	20 (28.2)	71
Total	47	126	52	225

Source: Calculated from the Primary Data

It could be observed from the table that the percentage of high level of perception perceived by respondents was the highest (28.2%) among the respondents who qualified professional level and the same was the lowest (11.6%) among the respondents who qualified till school level. The percentage of medium level of perception was the highest (57.7%) among the respondents who educated till college level and the lowest (51.2%) among the

respondents who educated till school level. On the other hand, the percentage of low level of perception was the highest (37.2%) among the respondents who qualified till school level and the lowest (15.5%) among the respondents who qualified professional level.

In order to find out the relationship between educational qualification and level of perception, a hypothesis was framed and analyzed with the help of chi-square test. The result of chi-square test is shown in Table 9.

Null Hypothesis: There is no significant relationship between educational qualification of the respondents and level of perception towards internet banking services.

Alternative Hypothesis: There is a significant relationship between educational qualification of the respondents and level of perception towards internet banking services.

Table 9: Educational qualification and level of perception (chi - square test)

Factor	Calculated χ^2 Value	Degrees of Freedom	Table Value	Remarks
Educational Qualification	10.456	4	9.488	Significant at 5% Level

It is witnessed from the above analysis that the calculated chi-square value is greater than the table value and it is significant at 5 percentage level. Hence, the hypothesis, "educational qualification and level of perception are not associated" does not hold well. It is concluded from the analysis that there is a close significant relationship between educational qualification and level of perception.

Employment Status and Level of Perception: An attempt has been made to know about the employment status and level of perception towards internet banking services. For the purpose of the study, the employment status has been classified into five categories namely; self-employed, government employee, private employee, home maker and student. The sample consists 71 (31.6%) respondents are self-employed, 51 (22.7%) respondents are government employee, 58 (25.8%) respondents are private employees, 16 (7.1%) respondents are home maker and 29 (12.8%) respondents are students. The distribution of sample respondents according to the employment status and level of perception are shown in the following table.

Table 10: Employment status and level of perception

Employment Status	Number of Respondents	%	Average	Range		S.D.
				Minimum	Maximum	
Self-Employed	71	31.6	74.7	66	88	3.9
Government Employee	51	22.7	75.0	55	90	4.8
Private Employee	58	25.8	74.7	65	89	4.4
Home Maker	16	7.1	72.3	63	77	4.6
Student	29	12.8	78.4	72	87	3.5
Total	225	100	-	-	-	-

Source: Primary Data

It could be observed from the above table that the level of perception perceived by the self-employed ranged between 66 and 88 with an average of 74.7 and the level of perception perceived by respondents are government employee ranged between 55 and 90 with an average of 75.0. The level of perception perceived by respondents among private employee ranged between 65 and 89 with an average of 74.7. The level of perception perceived by respondents among home maker ranged between 63 and 77 with an average of 72.3. On the other hand, level of perception perceived by respondents among student ranged between 72 and 87 with an average of 78.4. From the analysis, it is identified that maximum level of perception attained by the Government employees.

With a view to find the degree of association between employment status of the respondents and the level of perception, a two-way table was prepared and it is exhibited in the following table.

Table 11: Employment status and level of perception (two - way table)

Employment Status	Level of Perception			Total
	Low	Medium	High	
Self-Employed	15 (21.1)	47 (66.2)	9 (12.7)	71
Government Employee	11 (21.6)	26 (51.0)	14 (27.5)	51
Private Employee	10 (17.2)	37 (63.8)	11 (19.0)	58
Home Maker	5 (31.3)	6 (37.5)	5 (31.3)	16
Student	6 (20.7)	10 (34.5)	13 (44.8)	29
Total	47	126	52	225

Source: Calculated from the Primary Data

It could be identified from the table that the percentage of high level of perception perceived by respondents was the highest (44.8%) among students and the same was the lowest (12.7%) among self-employed. The percentage of medium level of perception was the highest (66.2%) among self-employed and the lowest (34.5%) among students. On the other hand, the percentage of low level of perception was the highest (31.3%) among home maker and the lowest (17.2%) among private employees.

In order to find out the relationship between employment status of the respondents and level of perception, a hypothesis was framed and analyzed with the chi-square test. The result of chi-square test is shown in the following table.

Null Hypothesis: There is no significant relationship between employment status of the respondents and level of perception towards internet banking services.

Alternative Hypothesis: There is a significant relationship between occupation of the respondents and level of perception towards internet banking services.

Table 12: Employment status and level of perception (chi - square test)

Factor	Calculated χ^2 Value	Degrees of Freedom	Table Value	Remarks
Employment Status	17.326	8	15.507	Significant at 5% Level

It is highlighted from the above analysis that the calculated chi-square value is greater than the table value and it is significant at 5 percentage level. Hence, the hypothesis, "employment status of the respondents and level of perception are not associated" does not hold good. It is concluded from the analysis that there is a close significant relationship between employment status and level of perception.

Monthly Income and Level of Perception: An attempt has been made to know about the monthly income of the respondents and level of perception towards internet banking services. For the purpose of this study, monthly income has been studied into four groups' viz., less than Rs.10,000, Rs.10,000 – Rs.20,000, Rs.20,000 – Rs.30,000 and above Rs.30,000. The sample consists 30 (13.3%) respondents are earning less than Rs.10,000, 77 (34.2%) respondents are earning between Rs.10,000 and Rs.20,000, 76 (33.8%) respondents are earning Rs.20,000 – Rs.30,000 and 42 (18.7%) respondents are earning above Rs.30,000. The distribution of sample respondents according to the monthly income of the respondents and their level of perception s are shown in Table 13.

Table 13: Monthly income and level of perception

Monthly Income	Number of Respondents	%	Average	Range		S.D.
				Minimum	Maximum	
Less than Rs.10,000	30	13.3	75.8	63	87	5.3
Rs.10,000 – Rs.20,000	77	34.2	75.1	63	85	4.1
Rs.20,000 – Rs.30,000	76	33.8	74.9	69	86	3.3
Above Rs.30,000	42	18.7	74.9	55	90	6.1
Total	225	100	-	-	-	-

Source: Primary Data

It could be explained from the above table that the level of perception perceived by respondents whose monthly income level of upto Rs.10,000 ranged between 63 and 87 with an average of 75.8. The level of perception perceived by respondents whose monthly income level of Rs.10,000 – Rs.20,000 ranged between 63 and 85 with an average of 75.1. The level of perception perceived by the respondents whose monthly income level of Rs.20,000 – Rs.30,000 ranged between 69 and 86 with an average of 74.9. On the other hand, the level of perception perceived

by respondents whose monthly income level of above Rs.30,000 ranged between 55 and 90 with an average of 74.9. From the analysis, it is identified that maximum level of perception perceived by respondents whose monthly income level of above Rs.30,000.

With a view to find the degree of association between the monthly income of the respondents and the level of perception, a two-way table was prepared and it is exhibited in the following table.

Table 14: Monthly income and level of perception (two - way table)

Monthly Income	Level of Perception			Total
	Low	Medium	High	
Less than Rs.10,000	6 (20.0)	12 (40.0)	12 (40.0)	30
Rs.10,000 – Rs.20,000	16 (20.8)	43 (55.8)	18 (23.4)	77
Rs.20,000 – Rs.30,000	10 (13.2)	53 (69.7)	13 (17.1)	76
Above Rs.30,000	15 (35.7)	18 (42.9)	9 (21.4)	42
Total	47	126	52	225

Source: Calculated from the Primary Data

It could be stated from the table that the percentage of high level of perception of the respondents was the highest (40.0%) among the respondents who earned less than Rs.10,000 income and the same was the lowest (17.1%) among the respondents who earned Rs.20,000 – Rs.30,000. The percentage of medium level of perception was the highest (69.7%) among the respondents who earned Rs.20,000 – Rs.30,000 and the lowest (40.0%) among the respondents who earned less than Rs.10,000. On the other hand, the percentage of low level of perception was the highest (35.7%) among the respondents who earned above Rs.30,000 and the lowest (13.2%) among the respondents who earned Rs.20,000 – Rs.30,000 as monthly income.

In order to find out the relationship between monthly income and level of perception, a hypothesis was framed and analyzed with the help of chi-square test. The result of the chi-square test is shown in the following table.
Null Hypothesis: There is no significant relationship between monthly income of the respondents and level of perception towards internet banking services.
Alternative Hypothesis: There is a significant relationship between monthly income of the respondents and level of perception towards internet banking services.

Table 15: Monthly income and level of perception (chi - square test)

Factor	Calculated χ^2 Value	Degrees of Freedom	Table Value	Remarks
Monthly Income	16.776	6	12.592	Significant at 5% Level

It is evident from Table 15 that the calculated chi-square value is greater than the table value and it is significant at 5 percentage level. Hence, the hypothesis, "monthly income and level of perception are not associated" does not hold good. It is concluded from the analysis that there is a close significant relationship between monthly income and level of perception.

Marital Status and Level of Perception: An attempt has been made to know about the marital status of the respondents and level of perception towards internet banking services. For the purpose of this study, marital status has been classified into four categories viz., married, unmarried, divorce and widower. The sample consists 122 (54.2%) respondents are married, 64 (28.4%) respondents are unmarried, 22 (9.8%) respondent are divorced and 17 (7.6%) respondents are widower. The distribution of sample respondents according to the marital status and their level of perception are shown in Table 16.

Table 16: Marital status and level of perception

Marital Status	Number of Respondents	%	Average	Range		S.D.
				Minimum	Maximum	
Married	122	54.2	75.3	55	89	4.4
Unmarried	64	28.4	75.6	65	87	4.2
Divorced	22	9.8	75.4	65	90	5.4
Widower	17	7.6	71.5	66	77	3.3
Total	225	100	-	-	-	-

Source: Primary Data

It could be observed from the above table that the level of perception among the married respondents ranged between 55 and 89 with an average of 75.3 and the level of perception perceived by unmarried respondents ranged between 65 and 87 with an average of 75.6. The level of perception perceived by divorced ranged between 65 and 90 with an average of 75.4. On the other hand, the level of perception among widower ranged between 66 and 77 with an average of 71.5. From the above analysis, it is concluded that the maximum level of perception perceived by divorced respondents.

With a view to find the degree of association between marital status of the respondents and the level of perception, a two-way table was prepared and it is shown in Table 17.

Table 17: Marital status and level of perception (two - way table)

Marital Status	Level of Perception			Total
	Low	Medium	High	
Married	16 (13.1)	78 (63.9)	28 (23.0)	122
Unmarried	17 (26.6)	34 (53.1)	13 (20.3)	64
Divorced	9 (40.9)	7 (31.8)	6 (27.3)	22
Widower	5 (29.4)	7 (41.2)	5 (29.4)	17
Total	47	126	52	225

Source: Calculated from the Primary Data

It could be noted from the table that the percentage of high level of perception was the highest (29.4%) among widower respondents and the same was the lowest (20.3%) among unmarried respondents. The percentage of medium level of perception was the highest (63.9%) among married respondents and the same was the lowest (31.8%) among divorced respondents. On the other hand, the percentage of low level of perception was the highest (40.9%) among divorced respondents and the lowest (13.1%) among married respondents.

In order to find out the relationship between marital status and level of perception, a hypothesis was framed and analyzed with the help of chi-square test. The results of the chi-square test are shown in the following table.

Null Hypothesis: There is no significant relationship between marital status of the respondents and level of perception towards internet banking services.

Alternative Hypothesis: There is a significant relationship between marital status of the respondents and level of perception towards internet banking services.

Table 18: Marital status and level of perception (chi - square test)

Factor	Calculated χ^2 Value	Degrees of Freedom	Table Value	Remarks
Marital Status	14.434	6	12.592	Significant at 5% Level

It is evident from the above analysis that the calculated chi-square value is greater than the table value and it is significant at 5 percentage level. Hence, the hypothesis, "marital status and level of perception are not associated" does not hold good. It is concluded from the analysis that there is a close significant relationship between marital status and level of perception.

Type of Family and Level of Perception: An attempt has been made to know about type of family of the respondents and level of perception towards internet banking services. For the purpose of this study, type of family has been studied into two groups namely joint family and nuclear family. The sample consists of 96 (42.7%) respondents belong to joint family and 129 (57.3%) respondents belong to nuclear family. The distribution of sample respondents according to the type of family and level of perception are shown in the following table.

Table 19: Type of family and level of perception

Type of Family	Number of Respondents	%	Average	Range		S.D.
				Minimum	Maximum	
Joint Family	96	42.7	75.3	55	89	5.1
Nuclear Family	129	57.3	74.9	63	90	4.0
Total	225	100	-	-	-	-

Source: Primary Data

It could be determined from the above table that the level of perception perceived by the joint family respondents ranged between 55 and 89 with an average of 75.3. On the other hand, the level of perception perceived by the nuclear family respondents ranged between 63 and 90 with an average of 74.9. From the analysis, it is identified that maximum level of perception perceived by the joint family respondents.

With a view to find the degree of association between type of family and the level of perception, a two-way table was prepared and it is shown in the following table.

Table 20: Type of family and level of perception (two - way table)

Type of Family	Level of Perception			Total
	Low	Medium	High	
Joint Family	22 (22.9%)	48 (50.0%)	26 (27.1%)	96
Nuclear Family	25 (19.4%)	78 (60.5%)	26 (20.2%)	129
Total	47	126	52	225

Source: Calculated from the Primary Data

It could be noted from the table that the percentage of high level of perception was the highest (27.1%) among joint family respondents and the same was the lowest (20.2%) among nuclear family respondents. The percentage of medium level of perception was the highest (60.5%) among nuclear family respondents and the lowest (50.0%) among joint family respondents. On the other hand, the percentage of low level of perception was the highest (22.9%) among joint family respondents and the lowest (19.4%) among joint family respondents.

In order to find out the relationship between type of family and level of perception, a hypothesis was framed and analyzed with the chi-square test. The chi-square test and results were shown in the following table.

Null Hypothesis: There is no significant relationship between type of family of the respondents and level of perception towards internet banking services.

Alternative Hypothesis: There is a significant relationship between type of family of the respondents and level of perception towards internet banking services.

Table 21: Type of family and level of perception (chi - square test)

Factor	Calculated χ^2 Value	Degrees of Freedom	Table Value	Remarks
Type of Family	2.549	2	5.991	Not Significant

It is identified from the above analysis that the calculated chi-square value is less than the table value and it is not significant. Hence, the hypothesis, "type of family and level of perception are not associated" holds good. It is concluded from the analysis that there is no significant relationship between type of family and level of perception.

Area of Residence and Level of Perception: An attempt has been made to know about the area of residence and level of perception towards internet banking services. For the purpose of this study, area of residence was studied under three classification viz., urban, semi-urban and rural. The sample consists 75 (33.3%) respondents are living in urban area, 87 (38.7%) respondents are residing in semi-urban area and 63 (28.0%) respondents are living in rural area. The distribution of sample respondents according to the area of residence of the respondents and level of perception are shown in the following table.

Table 22: Area of residence and level of perception

Area of Residence	Number of Respondents	%	Average	Range		S.D.
				Minimum	Maximum	
Urban	75	33.3	75.5	55	90	5.1
Semi-Urban	87	38.7	75.4	63	88	4.8
Rural	63	28.0	74.1	69	84	2.9
Total	225	100	-	-	-	-

Source: Primary Data

It could be inferred from the above table that the level of perception who living in urban area ranged between 55 and 90 with an average of 75.5. It followed by the level of perception of the respondents who living in semi-urban area ranged between 63 and 88 with an average of 75.4, on the other hand, the level of perception of the respondents

who living in rural area ranged between 69 and 84 with an average of 74.1. From the analysis, it is stated that the maximum level of perception have perceived by the respondents who living in urban area.

With a view to find the degree of association between area of residence of the respondents and the level of perception, a two-way table was prepared and it is exhibited in the following table.

Table 23: Area of residence and level of perception (two - way table)

Area of Residence	Level of Perception			Total
	Low	Medium	High	
Urban	14 (18.7%)	40 (53.3%)	21 (28.0%)	75
Semi-Urban	16 (18.4%)	47 (54.0%)	24 (27.6%)	87
Rural	17 (27.0%)	39 (61.9%)	7 (11.1%)	63
Total	47	126	52	225

Source: Calculated from the Primary Data

It could be observed from the table that the high level of perception was the highest (28.0%) among the respondents who living in urban area and the same was the lowest (11.1%) among the respondents who living in rural area. The percentage of medium level of perception was the highest (61.9%) among the respondents who living in rural area and the lowest (53.3%) among the respondents who living in urban area. On the other hand, the percentage of low level of perception was the highest (27.0%) among the respondents who living in rural area and the lowest (18.4%) among the respondents who living in semi-urban area.

In order to find out the relationship between area of residence and level of perception, a hypothesis was framed and analyzed with the help of chi-square test. The results of the chi-square test are shown in Table 24.

Null Hypothesis: There is no significant relationship between area of residence of the respondents and level of perception towards internet banking services.

Alternative Hypothesis: There is a significant relationship between area of residence of the respondents and level of perception towards internet banking services.

Table 24: Area of residence and level of perception (chi - square test)

Factor	Calculated χ^2 Value	Degrees of Freedom	Table Value	Remarks
Area of Residence	7.591	4	9.488	Not Significant

It is divulged from the above analysis that the calculated chi-square value is less than the table value and it is not significant. Hence, the hypothesis, "area of residence and level of perception are not associated" holds good. It is concluded from the analysis that there is no significant relationship between area of residence and level of perceptions.

Type of Bank and Level of Perception: An attempt has been made to know about type of bank and level of perception towards internet banking services. For the purpose of this study, type of bank was studied under two classification viz. public sector and private sector. The sample consists 135 (60.0%) respondents are having public sector and 90 (40.0%) respondents are having private sector. The distribution of sample respondents according to the type of bank and level of perception are shown in Table 25.

Table 25: Type of bank and level of perception

Type of Bank	Number of Respondents	%	Average	Range		S.D.
				Minimum	Maximum	
Public Bank	135	60.0	74.9	55	89	4.7
Private Bank	90	40.0	75.4	65	90	4.2
Total	225	100	-	-	-	-

Source: Primary Data

It could be observed from the above table that the level of perception of the respondents maintained the account in public sector bank ranged between 55 and 89 with an average of 74.9. On the other hand, the level of perception of the respondents who use private sector bank ranged between 65 and 90 with an average of 75.4. From the analysis, it is noted that the maximum level of perception have perceived by the respondents who use public sector bank.

With a view to find the degree of association between type of bank and the level of perception, a two-way table was prepared and it is exhibited in Table 26.

Table 26: Type of bank and level of perception (two-way table)

Type of Bank	Level of Perception			Total
	Low	Medium	High	
Public Bank	37 (27.4)	67 (49.6)	31 (23.0)	135
Private Bank	10 (11.1)	59 (65.6)	21 (23.3)	90
Total	47	126	52	225

Source: Calculated from the Primary Data

It could be identified from the table that the high level of perception was the highest (23.3%) among the respondents who use private sector bank and the same was the lowest (23.0%) among the respondents who use public sector bank. The percentage of medium level of perception was the highest (65.6%) among the respondents who use private sector bank and the lowest (49.6%) among the respondents who use public sector bank. On the other hand, the percentage of low level of perception was the highest (27.4%) among the respondents who use public sector bank and the lowest (11.1%) among the respondents who use private sector bank.

In order to find out the relationship between type of bank and level of perception, a hypothesis was framed and analyzed with the help of chi-square test. The results of the chi-square test are shown in Table 27.

Null Hypothesis: There is no significant relationship between type of bank and level of perception towards internet banking services.

Alternative Hypothesis: There is a significant relationship between type of bank and level of perception towards internet banking services.

Table 27: Type of bank and level of perception (chi - square test)

Factor	Calculated χ^2 Value	Degrees of Freedom	Table Value	Remarks
Type of Bank	9.314	2	9.210	Significant at 1% Level

It is evident from the above analysis that the calculated chi-square value is greater than the table value and it is significant at 1% level. Hence, the hypothesis, "type of bank and level of perception are not associated" does not hold good. It is concluded from the analysis that there is a close significant relationship between type of bank and level of perception.

Frequency of Using Internet Banking and Level of Perception: An attempt has been made to know about the frequency of using internet banking and level of perception. For the purpose of this study, frequency of visiting the bank was studied under four classification viz., daily, once in a week, more than 2 time in a week and once in a month. The sample consists 51 (22.7%) respondents are using daily, 91 (40.4%) respondents are using once in a week, 63 (28.0%) respondents are using more than 2 time in a week and 20 (8.9%) respondents are using once in a month. The distribution of sample respondents according to the frequency of using internet banking and level of perception are shown in the following table.

Table 28: Frequency of using internet banking and level of perception

Frequency	Number of Respondents	%	Average	Range		S.D.
				Minimum	Maximum	
Daily	51	22.7	76.6	70	90	4.6
Once in a Week	91	40.4	74.6	65	85	4.3
More than 2 Time in a Week	63	28.0	74.9	55	86	4.7
Once in a Month	20	8.9	74.0	63	80	3.7
Total	225	100	-	-	-	-

Source: Primary Data

It could be observed from the above table that the level of perception of the respondents who using the internet banking daily ranged between 70 and 90 with an average of 76.6. It followed by the level of perception of the

respondents who using the internet banking for once in a week ranged between 65 and 85 with an average of 74.6. The level of perception of the respondents who using the internet banking for more than 2 time in a week ranged between 55 and 86 with an average of 74.9. On the other hand, the level of perception of the respondents who using the internet banking for once in a month ranged between 63 and 80 with an average of 74.0. From the analysis, it is noted that the maximum level of perception have perceived by the respondents who using the internet banking for more than 2 time in a week.

With a view to find the degree of association between frequency of using internet banking and the level of perception, a two-way table was prepared and it is exhibited in the following table.

Table 29: Frequency of using internet banking and level of perception (two - way table)

Frequency	Level of Perception			Total
	Low	Medium	High	
Daily	6 (11.8)	36 (70.6)	9 (17.6)	51
Once in a week	23 (25.3)	42 (46.2)	26 (28.6)	91
More than 2 time in a week	12 (19.0)	39 (61.9)	12 (19.0)	63
Once in a Month	6 (30.0)	9 (45.0)	5 (25.0)	20
Total	47	126	52	225

Source: Calculated from the Primary Data

It could be determined from Table 29 that the high level of perception was the highest (28.6%) among the respondents who using the internet banking for once in a week and the same was the lowest (17.6%) among the respondents who using the internet banking for daily. The percentage of medium level of perception was the highest (70.6%) among the respondents who using the internet banking for daily and the lowest (45.0%) among the respondents who using the internet banking for once in a month. On the other hand, the percentage of low level of perception was the highest (30.0%) among the respondents who using the internet banking for once in a month and the lowest (11.8%) among the respondents who using the internet banking for daily.

In order to find out the relationship between frequency of using the internet banking and level of perception, a hypothesis was framed and analyzed with the help of chi-square test. The results of the chi-square test are shown in Table 30.

Null Hypothesis: There is no significant relationship between frequency of using the internet banking and level of perception towards internet banking services.

Alternative Hypothesis: There is a significant relationship between frequency of using the internet banking and level of perception towards internet banking services.

Table 30: Frequency of using internet banking and level of perception (chi - square test)

Factor	Calculated χ^2 Value	Degrees of Freedom	Table Value	Remarks
Frequency of Using	10.419	4	9.488	Significant at 5% Level

It is inferred from the above analysis that the calculated chi-square value is greater than the table value and it is significant at 5% level. Hence, the hypothesis, "frequency of using internet banking and level of perception are not associated" does not hold good. It is concluded from the analysis that there is a close significant relationship between frequency of using the internet banking and level of perception.

Reasons for Visiting the Bank Branch of the Respondents: An attempt has been made to know about the reasons for visiting the bank branch of the respondents. For the purpose of this study, respondents' opinion on the following five reasons has been obtained. They are to make a deposit, to get advice for investment options, to inquire about a balance, to withdraw cash and some other reasons. The respondents were asked to rank the above reasons in the order of their importance. To identify the most important reason, Henry Garrett Ranking Technique was employed and the details of the ranking of reasons for visiting the bank are shown in the following table.

Table 31: Reasons for Visiting the Bank Branch of the respondents

Sl. No.	Reasons	Total Score	Mean Score	Rank
1.	To make a Deposit	12655	56.2	I
2.	To get Advice for Investment Options	11680	51.9	III
3.	To Inquire about a Balance	12111	53.8	II
4.	To Withdraw Cash	9362	41.6	V
5.	Others	10667	47.4	IV

Source: Calculated from the Primary Data

It is noted from Table 31 that the "to make a deposit" as the reason to visit the bank was ranked first with the Garrett score of 12655 points. It is followed by the reason as "to inquire about a balance" with the total Garrett score of 12111 points. The reasons such as "to get advice for investment options" and "other reasons" were placed in the third and fourth ranks with the Garrett scores of 11680 and 10667 points respectively. On the other hand, "to withdraw cash" was placed in the fifth rank with the Garrett score of 9362 points. From the analysis, it is inferred that maximum of the respondents were opined that "to make a deposit" and "to inquire about a balance" were the important reasons to visit the bank.

Problems Attempted by the Respondents While Utilizing Online Banking Services: An attempt has been made to know about the problems faced by the respondents while utilizing online banking services. For the purpose of this study, the problems has been classified into seven categories viz., Lack of trust, Security and privacy risks, Lack of internet confidence, Inadequate knowledge and support, Internet connectivity Issue, Password forgotten, Lack of user friendly banker website and Lack of awareness of internet banking and its benefits. The respondents were asked to rank the above problems in the order of their importance. To identify the most important problems, Henry Garrett Ranking Technique was employed and the details of the ranking of problems faced while utilizing online banking services in the study area are shown in the following table.

Table 32: Problems attempted by the respondents while utilizing online banking services

Sl. No.	Problems	Total Score	Mean Score	Rank
1.	Lack of Trust, Security and Privacy Risks	10124	45.0	VII
2.	Lack of Internet Confidence	12713	56.5	I
3.	Inadequate Knowledge and Support	12431	55.2	II
4.	Internet Connectivity Issue	11327	50.3	III
5.	Password Forgotten	10655	47.4	V
6.	Lack of User Friendly Banker Website	10421	46.3	VI
7.	Lack of Awareness of Internet Banking and its Benefits	10854	48.2	IV

Source: Calculated from the Primary Data

It is noted from the above table that the respondents attempted the most important problem as 'lack of internet confidence' with the Garrett score of 12713 points. The respondents attempted the second, third and fourth problems are 'inadequate knowledge and support', internet connectivity issue' and 'lack of awareness of internet banking and its benefits' with Garrett scores of 12431, 11327 and 10854 points respectively. The respondents attempted the fifth and sixth problems are 'password forgotten' and 'lack of user friendly banker website' with Garrett scores of 10655 and 10421 points respectively. Finally, the respondents attempted the ninth problem as 'lack of trust, security and privacy risks' with the Garrett score of 10124 points respectively. It is found from the analysis that majority of the respondents attempted the problems like 'lack of internet confidence' and 'inadequate knowledge and support' while operating the banking services.

Suggestions

1. Awareness level about internet banking is very less among customers. So banks have to conduct customer meet regularly to educate the customers on internet banking. The bank can also distribute booklets containing information about the new schemes and it can be distributed directly to the customers.

2. Introduction of core banking should be speeded up because size of the bank is considered an important factor in choosing internet banking.
3. Organization structure has to be changed to accommodate IT experts to give training in computer to the employees.
4. The call centre concept has to be brought down to the STD booth level in these aspects an ordinary

person may have to utilize the internet banking services.

5. Banks can also extend more loan facility to buy computers which in turn will increase the internet usage level among the bank customers.

6. An exclusive TV channel or programme for banks can be opened to educate customers in regarding internet services and their utilization.

7. The banker is expected to serve the customers without any delay for queries and it is advisable to follow time management principles consistently.

8. The banks may improve the satisfactory level in e-banking by introducing 24 hours customer services system. Through that system the customer can easily & immediately solve their problems.

9. The banking industry should improve the internet connectivity and ensure that there is regular internet connection with sustained power supply. This aspect is considered to be very essential for the success of internet banking services.

10. The bankers should concentrate not only on retaining their customers but also by providing service quality, brand perception and perceived value in alternative banking and also in other spheres of banking in order to increase in the level of customers' satisfaction.

Conclusion

The marketing mantra "Customer is a King" is no more on paper, and how it has become a reality. Increased level of awareness among the customers leads to increased preferences. Today's customers are not satisfied with care and courtesy alone, they expect concern and commitment. Therefore customer centric approach is the need of the hour. In this competitive environment not the oldest, not the strongest and not the first can survive, but only the "Best" can survive. Therefore usage of modern technology for better service is imperative. Educational level of respondents influence the use of internet banking facility and highly satisfied with secrecy maintenance, transaction updating, account transfer and security followed by easy access while using the internet banking services. The success of Internet banking not only depends on the technology but also on, to the large extent the attitude, commitment and involvement of the operating at all levels and how far the customers reap the benefits from Internet banking services.

Conflict of Interest: None

Source of Support: Nil

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