ACCEPTANCE AND ADOPTION OF E-BANKING BY CUSTOMERS

(with Special Reference to SBI)

K.NAGALAKSHMI

REG.NO - 17PBA014

A Major Project Report submitted to

Avinashilingam Institute for Home Science and Higher Education for Women,

Coimbatore -641043

In partial fulfillment of the requirements for the Degree of

Master of Business Administration.

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CERTIFIED AS BONAFIDE RESEARCH WORK

Signature of the Guide	**Signature of the Head of the Department**	**Signature of the External Examiner**

பாரத ஸ்டேட் பாங்க்
भारतीय स्टेट बैंक
STATE BANK OF INDIA

06/03/2019

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Smt **K.Nagalakshmi Reg.No.17PBA014**, II nd year, MBA of Department of Business Administration, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore had done a project titled **"Acceptance and Adoption of E-Banking by Customers" in State Bank of India** during the period 24.12.2018 to 24.02.2019 as a part of her curriculum.

During the period, her performance and character are highly commendable.

For State Bank of India
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SYNOPSIS

The project report is the outcome of the study titled **"Acceptance and Adoption of E-Banking by Customers (with Special Reference to SBI), Palladam.** The primary objective of the study is to analyze the customer attitude towards E-Banking services in SBI and analyze the various factors that cause for uncertainty. Finally the study suggests some better ways to increase the customer's usage of E-Banking services and give proper training to customers for using E-Banking services.

The study is based on the primary data. The data collected through structured questionnaire from the E-Banking customers of SBI, Palladam. The data collected for the period of 2 months.

The purpose of the study is to analyze the most preferred E-Banking services by all customers. And try to identify which type of the problem they are facing regularly when they are using any E-Banking service. Finally try to know about which age group and gender of customers are using different E-Banking facilities.

The collected data was analyzed using percentage analysis and mean score value ANOVA, regression. It was found that there is significant association between demographic factors whereas insignificant association is found among the customers opinion on E-Banking services also.

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CHAPTER I

1.1 INTRODUCTION

BANKING SECTOR

In India, the banking system is as old as the early Vedic period. From the beginning of 20th-century banking has been so developed that in fact, has come to be called "LIFEBLOOD" of trade and commerce. In India, banking has developed from the primitive stage to the modern system of banking in a fashion that has no parallel in world history. With the dawn of independence, changes of vast magnitude have taken place in India. After independence, India launched a process of planned economic activity in order to overcome the multitude of problems it faced as an underdeveloped nation. The increasing tempo of economic activity leads to a tremendous increase in the volume and complexity of banking activity. Therefore, the role of banks has had to expand at a fast pace. As engines of development and vehicle of silent Socio-economic revolution in the country, Indian banks have assumed new responsibilities in the fields of geographical expansion, functional diversification, and personal portfolio. Indian banking transformed itself from 'Class banking to Mass banking.

The banking system, the most dominant segment of the financial sector, accounts for over 80% of the funds flowing through the financial sector. A banking sector performs three Primary functions in an economy: The operation of the payment system, the mobilization of savings and the allocation of savings to investment projects. By allocating capital to the highest value use while limiting the risk and cost involved, the banking sector can exert a positive influence on the overall economy, and thus of broad macroeconomic importance. The origin of the Indian banking industry may be traced to the establishment of a bank of Bengal in Calcutta (now Kolkata) in 1786. The growth of the banking industry in India may be studied in terms of two broad phases. Pre-independence (1786-1947) and Post-independence (1947 till date). The Post-independence phase may be further divided into three sub-phases such as pre-nationalization period (1947-1969). Post nationalization period (1969 to 1991) and Post-liberalization period (1991 till date).

E-BANKING

E-banking is the term that signifies and encompasses the entire sphere of technology initiatives that have taken place in the banking industry. E-banking is a generic term making use of electronic channels through telephone, mobile phones, internet, etc. for delivery of banking services and products. The concept and scope of e-banking are still in the transitional stage. E-banking has broken the barriers of branch banking.

HISTORY OF E-BANKING

The evolution process of the latest service delivery mechanism through the internet i.e. e-banking started from the early 1980s. In the late 1980s, the term online got popularised and it was referred to a banking medium of using a terminal, keyboard and monitor to access the banking system through a phone line. Another term used for this was 'Home Banking' and in it, customers were using a numeric keypad to send tones down a phone line with instructions to the bank. In 1981, e-banking has started in New York with offering home banking service using videotex system by Citi Bank, Chase Manhattan Bank, Chemical Bank, and Manufacturers Hanover Bank. Although due to failure of the videotex system, Home Banking was not able to gain popularity except in France and the UK. In 1983, Bank of Scotland provided the UK's first home online banking service to the banking customers of Nottingham Building Society. This online banking service was based on the Prestel system of the UK and used a computer like BBC Micro or keyboard connected to the telephone and television system.

This system was called Home link and it enabled customers to view their bank statements online, online fund transfer and online bill payment. To pay bills or transfer funds, customers need to send a written instruction having details of intended transaction to Nottingham Building Society who set the details upon the Homelink system. The usual recipients of this service were an electric company, Gas Company, telephone companies, and other banks. The account holder has to provide details of the payment through Prestel into Nottingham Building Society system. Then, a cheque of payment amount has to be sent by Nottingham Building Society to the payee and instruction giving details of the payment was send to the account holder. Later, BACS was used to directly transfer the payment. In Oct. 1994, Stanford Federal Credit Union was the first financial institution that provided internet banking facility to its all members. Today, a number of banks are functioning as

internet-only banks. This internet only bank does not have physical bank branches like their predecessors. They differentiate themselves by providing a better rate of interest and internet banking facility.

E-BANKING IN INDIA

In India E-banking is of fairly recent origin. The traditional model for banking has been through branch banking. Only in the early 1990s, there has been the start of non-branch banking services. The good old manual systems on which Indian Banking depended upon for centuries seem to have no place today. The credit of launching internet banking in India goes to ICICI Bank. Citibank and HDFC Bank followed with internet banking services in 1999. Several initiatives have been taken by the Government of India as well as the Reserve Bank to facilitate the development of e-banking in India. The Government of India enacted the IT Act, 2000 with effect from October 17, 2000, which provided legal recognition to electronic transactions and other means of electronic commerce. The Reserve Bank is monitoring and reviewing the legal and other requirements of e-banking on a continuous basis to ensure that e-banking would develop on sound lines and e-banking related challenges would not pose a threat to financial stability. A high-level Committee under the chairmanship of Dr. K.C. Chakrabarty and members from IIT, IIM, IDRBT, Banks and the Reserve Bank prepared the „IT Vision Document- 2011-17", for the Reserve Bank and banks which provides an indicative road map for enhanced usage of IT in the banking sector. To cope with the pressure of growing competition, Indian commercial banks have adopted several initiatives and e-banking is one of them. The competition has been especially tough for the public sector banks, as the newly established private sector and foreign banks are leaders in the adoption of e-banking. Indian banks offer their customers following e-banking products and services:

- Automated Teller Machines (ATMs)
- Internet Banking
- Mobile Banking
- Phone Banking
- Telebanking

- Electronic Clearing Services
- Electronic Clearing Cards
- Smart Cards
- Door Step Banking
- Electronic Fund Transfer

The three broad facilities that e-banking offers are:

- Convenience- Complete your banking at your convenience in the comfort of your home.
- No more Qs- There are no queues at an online bank.
- 24x7 service- Bank online services are provided 24 hours a day, 7 days a week and 52 weeks a year.

1.2 SBI BANK

EVOLUTION OF SBI

The origin of the State Bank of India goes back to the first decade of the nineteenth century with the establishment of the Bank of Calcutta in Calcutta on 2 June 1806. Three years later the bank received its charter and was re-designed as the Bank of Bengal (2 January 1809). A unique institution, it was the first joint-stock bank of British India sponsored by the Government of Bengal. The Bank of Bombay (15 April 1840) and the Bank of Madras (1 July 1843) followed the Bank of Bengal. These three banks remained at the apex of modern banking in India till their amalgamation as the Imperial Bank of India on 27 January 1921.Primarily Anglo-Indian creations, the three presidency banks came into existence either as a result of the compulsions of imperial finance or by the felt needs of local European commerce and were not imposed from outside in an arbitrary manner to modernize India's economy. Their evolution was, however, shaped by ideas culled from similar developments in Europe and England, and was influenced by changes occurring in the structure of both the local trading environment and those in the relations of the Indian economy to the economy of Europe and the global economic framework.

ESTABLISHMENT

The establishment of the Bank of Bengal marked the advent of limited liability, joint-stock banking in India. So was the associated innovation in banking, viz. the decision to allow the Bank of Bengal to issue notes, which would be accepted for payment of public revenues within a restricted geographical area. This right of note issue was very valuable not only for the Bank of Bengal but also its two siblings, the Banks of Bombay and Madras. It meant an accretion to the capital of the banks, a capital on which the proprietors did not have to pay any interest. The concept of deposit banking was also an innovation because the practice of accepting money for safekeeping (and in some cases, even investment on behalf of the clients) by the indigenous bankers had not spread as a general habit in most parts of India. But, for a long time, and especially up to the time that the three presidency banks had a right of note issue, bank

notes and government balances made up the bulk of the investible resources of the banks.

The three banks were governed by royal charters, which were revised from time to time. Each charter provided for a share capital, four-fifth of which were privately subscribed and the rest owned by the provincial government. The members of the board of directors, which managed the affairs of each bank, were mostly proprietary directors representing the large European managing agency houses in India. The rest were government nominees, invariably civil servants, one of whom was elected as the president of the board.

VISION MISSION VALUES

PRODUCT PROFILE

State Bank of India is India's largest bank with a branch network of over 11000 branches and 6 associate banks located even in the remotest parts of India. State Bank of India (SBI) offers a wide range of banking products and services to corporate and retail customers. „Online SBI" is the Internet banking portal for State Bank of India. The portal provides anywhere, anytime, online access to accounts for State Bank"s Retail and Corporate customers. The application is developed using the latest cutting edge technology and tools. The infrastructure supports unified, secure access to banking services for accounts in over 11,000 branches across India.

- **RETAIL BANKING:** The Retail banking application is an integration of several functional areas, and enables customers to:

  - Issue Demand Drafts online
  - Transfer funds to own and third party accounts
  - Credit beneficiary accounts using the VISA Money Transfer, RTGS/NEFT feature
  - Generate account statements
  - Setup Standing Instructions
  - Configure profile settings
  - Use e-Tax for online tax payment
  - Use e-Pay for automatic bill payments
  - Interface with merchants for railway and airline reservations
  - Avail DEMAT and IPO services

- **CORPORATE BANKING:** The Online SBI corporate banking application provides features to administer and manage corporate accounts online. The corporate module provides roles such as Regulator, Admin, Up loader, Transaction Maker, Authorizer, and Auditor. These roles have access to the following functions:

  - Manage users, define rights and transaction rules on corporate accounts
  - Access accounts in several branches with a single sign-on mechanism

- Upload files to make bulk transactions to third parties, supplier, vendor and tax collection authorities.
- Use online transactional features such as fund transfer to own accounts, third party payments, and draft issues
- Make bill payments over the Internet.
- Authorize, modify, reschedule and cancel transactions, based on rights assigned to the user
- Generate account statement
- Enquire on transaction details or current balance

➢ VALUE ADDED SERVICES

- Tax payments to central and state governments through the site to site integration.
- Supply Chain Finance(e-VFS- Electronic Vendor Finance Scheme)
- Direct Debit Facility
- E Collection Facilities for:
- Core Banking Transactions
- Internet Bank transactions for incoming RTGS/NEFT Transactions
- Internet banking transactions for SBI and associate banks
- The Debit facility where suppliers can directly debit their customer‟s account through internet banking.

➢ PRODUCTS & SERVICES

- E-Ticketing
- SBI E-Tax
- Bill Payment
- RTGS/NEFT
- E-Payment
- Fund Transfer
- Third Party Transfer

- Demand Draft
- Cheque Book Request
- Account Opening Request
- Account Statement
- Transaction Enquiry
- Demat Account Statement
- Donation

THIRD PARTY TRANSFER

The transfer funds to your trusted third parties by adding them as third party accounts. The beneficiary account should be any branch SBI. Transfer is instant. You can do any number of Transactions in a day for amount aggregating Rs.1lakh. To transfer funds to third party having account in SBI, you need to add and approve a third party, you need to register your mobile number in personal details link under profile section. You will receive a One Time SMS password on your mobile phone to approve a third party. If you do not have a mobile number, third party approval will be handled by your branch. Only after approval of third party, you will be able to transfer funds to the third party. You can set limits for third party transactions made from your accounts or even set limits for individual third parties.

RTGS/NEFT

The transfer money from your State Bank account to accounts in other banks using the RTGS/NEFT service. The RTGS system facilitates transfer of funds from accounts in one bank to another on a "real time" and on "gross settlement" basis. This system is the fastest possible interbank money transfer facility available through secure banking channels in India. RTGS transaction requests will be sent to RBI immediately during working hours post working hours requests are registered and sent to RBI on next working day. You can also schedule a transaction for a future date. You can transfer an amount of Rs.1 lac and above using RTGS system.

National Electronic Funds Transfer (NEFT) facilitates transfer of funds to the credit account with the other participating bank. RBI acts as the service provider and transfers

the credit to the other bank's account. NEFT transactions are settled in batches based on the following timings

- 1. 6 settlements on weekdays - at 09:00, 11:00, 12:00, 13:00, 15:00 and 17:00 hrs.
- 2. 3 settlements on Saturdays - at 09:00, 11:00 and 12:00 hrs.

1.3 Acceptance and Adoption of E-Banking by Customers

CUSTOMER ATTITUDE

Customer attitudes are a composite of a person's beliefs about, feelings about, and behavioral intentions toward your business. Based on past experience with your business and those of your competitors, understanding customer attitudes can help you monitor and change their intentions about doing business with you.

CUSTOMER BEHAVIOR

Customer behavior refers to any action that a customer takes related to your company, but as marketers, we are particularly interested in actions that we can track and learn from to build relationships. In the mobile world, these behaviors usually indicate some form of engagement, such as views, downloads, optoins, or purchases.

BEHAVIORAL INTENTION

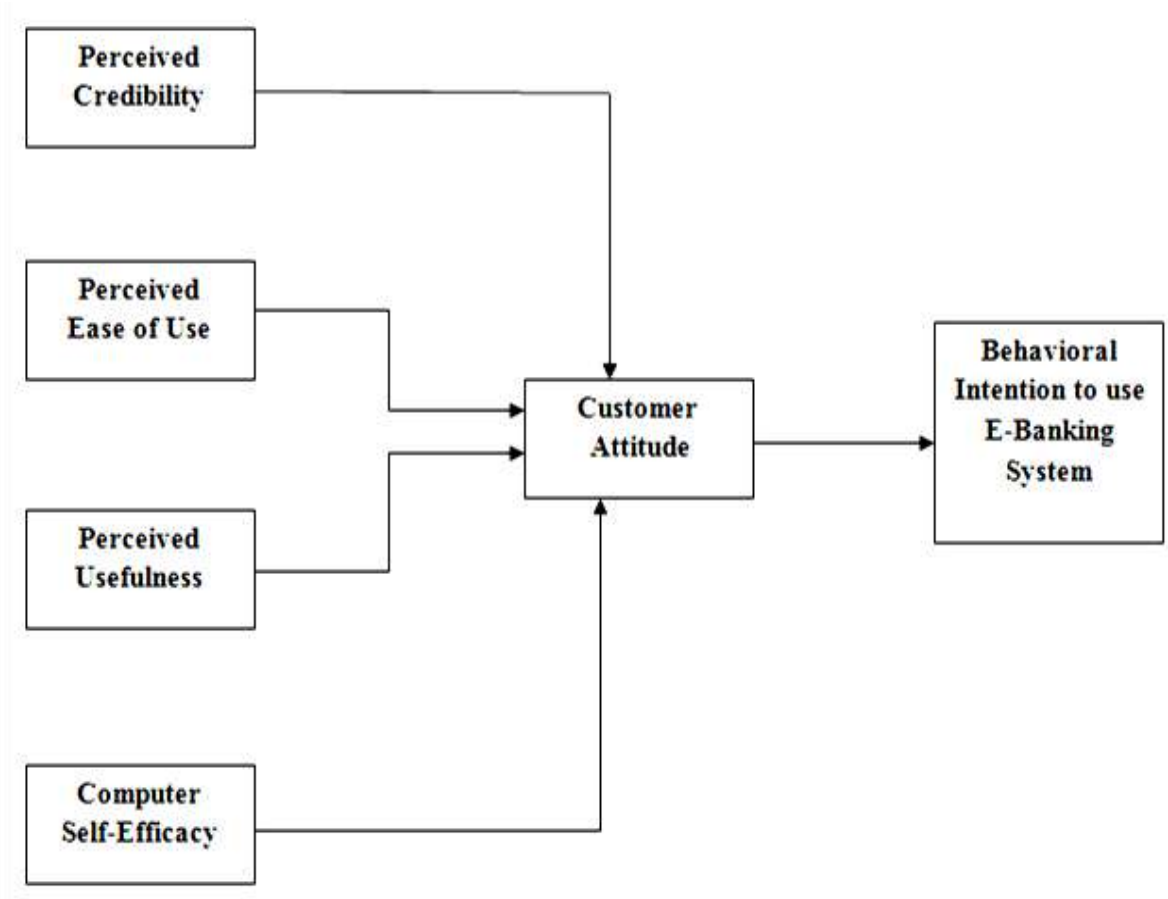
The behavioral intention is what the consumer plans to do with respect to the object (e.g., buy or not buy the brand). As with affect, this is sometimes a logical consequence of beliefs (or affect), but may sometimes reflect other circumstances--e.g., although a consumer does not really like a restaurant, he or she will go there because it is a hangout for his or her friends.

TECHNOLOGY ACCEPTANCE MODEL

The technology acceptance model (TAM) that was introduced by Davis, Bagozzi, and Warshaw (1989) is one of the most cited models that researchers used to study underlying factors that motivate users to accept and adopt a new information system. The primary goal of TAM is to provide an explanation of factors affecting computer applications' acceptance in general. In addition, this model helps researchers and practitioners to identify why a particular system is unacceptable (Davis, 1989). Davis suggested that using an information system is directly determined by the behavioral intention to use it, which is in turn influenced by the users' attitudes toward using the system and the perceived usefulness of the system. Attitude and perceived

usefulness are also affected by the perceived ease of use. According to TAM, greater perceived usefulness and the perceived ease of use of an information system will positively influence the attitude toward this system. TAM supposes that, other thing being equal, perceived usefulness is influenced by the perceived ease of use because the easier a technology to use, the more useful it can be. The attitude, in turn leads to a greater intention to use the system, which positively affects one's actual use of the system.

RESEARCH MODEL



OPERATION DEFINITION

- **PERCEIVED CREDIBILITY**

Defined that expertise and trustworthiness have generally been considered sub dimensions of perceived credibility. It consists of two important elements: privacy and security (**Goldsmith et al, 2000).**

- **PERCEIVED USEFULNESS**

The degree to which an individual believes that using a particular system would enhance his or her job performance **(Venkatesh & Davis, 2000).**

- **PERCEIVED EASE OF USE**

The degree to which a person believes that using a particular system would be free of effort **(Venkatesh & Davis, 2000).**

- **COMPUTER SELF EFFICACY**

The degree to which an individual believes that he or she has the ability to perform a specific task/job using the computer **(Compeau & Higgins, 1995a).**

- **CUSTOMER ATTITUDE**

An individual's positive or negative feeling associated with performing a specific behavior. An individual will hold a favorable attitude towards a given behavior if he/she believes that the performance of the behavior will lead to mostly positive outcomes **(Ajzen and Fishbein, 1980).**

- **BEHAVIORAL INTENTION TO USE**

Behavior intention is an individual of a person's readiness to perform a given behavior and it is considered to be the immediate antecedent of behavior **(Bagozzi Baumgartner and YI, 1998).**

1.4 OBJECTIVES

- To study the various factors that affects the customer's attitude towards E-Banking.
- To identify the most preferred E-Banking service offered by SBI.
- To know which age group and gender of customers is using different E-Banking facilities.

1.5 SCOPE

The following study entitled “Acceptance and Adoption of E-Banking by customers” would help to understand the customer’s attitude and customer’s behavior towards E-Banking services provided by SBI in Palladam branch. The organisation would be able to identify the reasons for using E-Banking services as well as identify the products that are regularly used with E-Banking. By this we can easily know the real problems as well as attitude and behavior towards E-Banking services provided by the bank.

1.6 LIMITATION

- Some respondents were hesitating to give true responses.
- The data was collected within 1 month time period.
- The inferences apply only to the respondents of Palladam and are not applicable to any other place and cannot be generalized.

Chapter II

REVIEW OF LITERATURE

INTRODUCTION

A review of literature helps the researcher to have a detailed knowledge about the area of the study and enables him to get a clear picture of various aspects of study. Various studies carried out elsewhere by others on the related aspects could be reviewed and the researcher could understand the various dimensions of a particular study undertaken. It would also help the researcher in filling up the gap in a particular area of research and would also help him in exploring the possibilities of further research on related aspects of the subject of study. In this chapter, an attempt has been made to discuss the review of past studies.

Yi-Shun Wang, Lin, Tang (2018) this study aims to identify the internet usage and the huge funding initiatives in electronic banking have drawn the attention of researchers towards Internet banking. The research to identify the factors that determine acceptance of Internet banking by the users. According to the technology acceptance model (TAM), perceived ease of use and perceived usefulness constructs are believed to be fundamental in determining the acceptance and use of various IT. These beliefs may however not fully explain the user's behavior toward newly emerging IT, such as Internet banking. Using the technology acceptance model (TAM) as a theoretical framework, this study introduces "perceived credibility" as a new factor that reflects the user's security and privacy concerns in the acceptance of Internet banking. It also examines the effect of computer self-efficacy on the intention to use Internet banking. Based on a sample of 123 users from a telephone interview, the results strongly support the extended TAM in predicting the intention of users to adopt Internet banking. It also demonstrates the significant effect of computer self-efficacy on behavioral intention through perceived ease of use, perceived usefulness, and perceived credibility.

Akhter Shareef, Baabdullah (2018) found that consumers' attitude and perception to adopt mobile banking as a general and unique service channel. However, no empirical studies have so far addressed consumers' intentions to select mobile banking service delivery channel from behavioral, technological, social, cultural, and organizational perspectives for the three distinct stages like static, interaction, and transaction service. This quantitative study investigates consumers' behavioral intentions to adopt mobile banking at the three distinct service stages. It is designed to examine this behavioral pattern based on the theoretical concept of GAM model. In this regard, an extensive empirical study was conducted among mobile banking service receivers in Bangladesh. The results reveal that driving factors of consumers' behavioral intentions to adopt mobile banking at the static, interaction and transaction service phases are significantly different, providing important theoretical and practical contributions.

Tero Pikkarainen, Kari Pikkarainen, HeikkiKarjaluoto, SeppoPahnila (2014), found that advances in electronic banking technology have created novel ways of handling daily banking affairs, especially via the online banking channel. The acceptance of online banking services has been rapid in many parts if the world and in the leading e-banking countries the number of e-banking contracts has exceeded 50 percents. Investigates online banking acceptance into the online environment. On the basis of focus group interview with banking professionals, TAM literature and e-banking studies, a model indicating online-banking acceptance among private customers in Finland. The model was tested with a survey sample (n=268). The findings of the study indicate that perceived usefulness and information on online banking on the web site were the main factors influencing online banking acceptance.

Hanafizadeh, W. Keating, Khedmatgozar (2013) found that paper presents a systematic review of 165 research articles published on the adoption of Internet banking (IB) between 1999 and 2012. The results show that interest in the topic of IB adoption has grown significantly during this period, and remains a fertile area for academic research into the next decade. The findings reveal that the IB adoption literature can be classified according to three main themes: whether the papers seek to describe the phenomenon (descriptive); whether they seek to understand the interplay between the

factors that drive adoption (relational); or whether they seek to draw higher level conclusions through a comparison across populations, channels or methods (comparative). A comprehensive list of references is presented, along with an agenda for future research that targets identified gaps in the literature.

Dr. N. Jamaludddin (2013) found that India is still in the early stages of E Banking growth and development. The E-Banking is likely to bring a host opportunities as well as unprecedented risks to the fundamental nature of Banking in India. The concept of Scope of E Banking is still evolving several initiatives taken by Government of India as well as Country's Central Bank, the Reserve Bank of India have facilitated the development of E-Banking in India. This paper aims to present the E-Banking challenges and opportunities in India. It can be concluded that more introduction of IT alone will not be sufficient to bring necessary performance improvement and get the competitive edge but intelligent people are required to use such intelligent tools. IT management is a challenge flow in future banking scenario, marketing mix technology is going to be the challenge in India.

K.T. Geetha & V.Malarvizhi (2013) found 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. 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. 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.

Chian-Son Yu (2012) this study employs the Unified Theory of Acceptance and Use of Technology (UTAUT) to investigate what impacts people to adopt mobile banking. The adoption rate of mobile banking is still underused than expected. Research to enrich current knowledge about what affects individuals to use mobile banking is required. Through sampling 441 respondents, this study empirically concluded that individual intention to adopt mobile banking was significantly influenced by social influence, perceived financial cost, performance expectancy, and perceived credibility, in their order of influencing strength. The behavior was considerably affected by individual intention and facilitating conditions. As for moderating effects of gender and age, this study discovered that gender significantly moderated the effects of performance expectancy and perceived financial cost on behavioral intention, and the age considerably moderated the effects of facilitating conditions and perceived self-efficacy on actual adoption behavior.

Arun Kaushik, (2012) found the study is made taking consideration of whole State Bank of India. It investigates about all applications of online banking in SBI. It would help society to understand the usefulness of on- line banking. The study will also help to get the knowledge about process of internet banking and usefulness to banking industry. As the study contains the 360 degree information regarding SBI and its internet banking, Hence the study will lead to new ways to tackle the problems and the SWOC of SBI in respect of internet banking. This study states that internet banking provides greater reach to customers. Feedback can be obtained easily as internet is virtual in nature. Customer loyalty can be gain. Personal attention can be given by bank to customer also quality service can be served. After studying the SWOC analysis, we came to know various strengths of SBI such as quality customer service, greater reach, customer loyalty, easy access to information, 24 hours access, easy online applications etc. SBI should put efforts to multiply the number of strengths and the major weaknesses they are lack of awareness of internet banking among the customers, obsolesce of technology related to security, complicated procedures of availing internet banking facilities, lack of knowledge among the employees of SBI. SBI should concentrate on the weaknesses and reduce them to zero.

Dr. Mohammad O. Al-Smadi (2012) this study aims to found that electronic banking services are being used with increasing frequency in most countries, including Jordan and the importance for such services for banks and customers, the level of electronic banking services' adoption in Jordan is still low. This study aims to identify and understand factors that affect bank customers' use of electronic banking services. This study integrates technology acceptance model (TAM) with the theory of planned behavior model (TPB) and incorporates five cultural dimensions and perceived risk to propose a theoretical model. The primary data were collected from 387 valid questionnaires which were distributed to random banking customers in all 26 licensed banks in Jordan. Multiple regression analysis was employed to test the hypotheses. The main findings of the study are: uncertainty avoidance has a positive and significant impact on perceived ease of use and perceived usefulness. Perceived risk has the stronger impact on customers' attitude, which in turn influences customers' intention to use electronic banking services. The results of the study revealed that perceived usefulness and perceived ease of use has a positive and significant impact on customers' attitude toward electronic banking services.

Vijay M. Kumbhar (2011) this study evaluates major factors (i.e. service quality, brand perception and perceived value) affecting on customers' satisfaction in e-banking service settings. This study also evaluates influence of service quality on brand perception, perceived value and satisfaction in e-banking. The Required data was collected through customers' survey. For conducting customers' survey likert scale based questionnaire was developed Collected data was analyzed using principle component (PCA) using SPSS 19.0. A result indicates that, Perceived Value, Brand Perception, Cost Effectiveness, Easy to Use, Convenience, Problem Handling, Security/Assurance and Responsiveness are important factors in customers satisfaction in e-banking it explains 48.30 per cent of variance. The Current study attempted also examined a contribution of various dimensions of service quality in customers satisfaction.

Rahmath, Hema,Abdullah (2011) found that Information technology Services is considered as the key driver for the changes taking place around the world. Internet banking (IB) is the latest and most innovative service and is the new trend among the consumers. The shift from the formal banking to e-banking has been a 'leap' change. This study determines the factors influencing the consumer's adoption of internet banking in India and hence investigates the influence of perceived usefulness, perceived ease of use and perceived risk on use of IB. It is an essential part of a bank's strategy formulation process in an emerging economy like India. Survey based uestionnaire design with empirical test was carried out. The results have supported the hypothesis. Practical implication of these results is that banks need to highlight the benefits of IB, make IB easy to use, and enhance IB security to improve consumers' trust.

Oni,A.A. and Ayo ,C.K.(2010) found that Nigeria was depicted to be the fastest growing telecommunications nation in African. This paper focuses on determining the level of user's acceptance of the electronic banking services and investigating the factors that determine User's behavioral intentions to use electronic banking system in Nigeria. The survey instrument employed involved design and administration of a total of 500 survey questionnaires within the Lagos metropolis and its environs. An extended Technology Acceptance Model (TAM) was employed as a conceptual framework to investigate the factors that influence user's acceptance and intention to use electronic banking. To test the model, data was collected from 292 customers from various commercial banks in Nigeria. The result of this study clearly reflects that users of E-Banking system is useful, convenient and ease of use. And also reflects that there is low level of trust in the security measure of E-Banking technology and the ability of E-Banking systems to product privacy.

Dennis, Merrilees, Jayawardhena (2010) this study examined to bring together apparently disparate and yet interconnected strands of research and present an integrated model of e-consumer behavior. It has a secondary objective of stimulating more research in areas identified as still being underexplored. Despite a broad spectrum of disciplines that investigate e-consumer behavior and despite this special issue in the area of marketing, there are still areas open for research into e consumer behavior in

marketing, for example the role of image, trust and e-interactivity. The paper develops a model to explain e-consumer behavior. It offers the benefit of new research directions for e-retailers in Understanding and satisfying e-consumers. The value of the paper lies in linking a significant body of literature within a unifying theoretical framework and the identification of under-researched areas of e-consumer behavior in a marketing context.

Michal Polasik,Tomasz Piotr Wisniewski, (2009) found that behavior of Polish internet users and that of customers in more developed countries exhibit similar traits. One of the dominant relationships that have been observed in our study is the link between the decision to open an online account and the perceived level of security of internet transactions. Experience with the medium of internet and certain demographic variables also proved to be robust predictors of the adoption status. Moreover, this inquiry documents that advertising appears to be efficacious and that online banking interacts with consumption of others products offered by banks. These finding imply that financial institutions can encourage customers to use this cost-effective distribution channel through carefully-planned actions.

Pooja Malhotra ,Balwinder Singh (2009) the study describes the current state of Internet banking in India and discusses its implications for the Indian banking industry. Particularly, it seeks to examine theimpact of Internet banking on banks' performance and risk. Using information drawn from the survey of 85 scheduled commercial bank's websites, the results show that nearly 57 percent of the Indian commercial banks are providing transactional Internet banking services. The univariate analysis indicates that Internet banks are larger banks and have better operating efficiency ratios and profitability as compared to non-Internet banks. Internet banks rely more heavily on core deposits for funding than non-Internet banks do. However, the multiple regression results reveal that the profitability and offering of Internet banking does not have any significant association, on the other hand, Internet banking has a significant and negative association with risk profile of the banks.

Sayyed Khawar Abbas, Hafiz Ali Hassan, Asif, Ahmed, Haider (2008) found that mobile banking adoption attitudes with the integration of TTF, UTAUT and ITM models this study utilizes the questionnaire to collect the data. A questionnaire used by adopted for the study. The study uses the snowball sampling of the non-probability sampling technique. This study contains the setting of no contrived and having minimal interference of researchers. Sampling frame contains larger cities of Pakistan which includes slamabad, Karachi, Lahore, Gujranwala and Multan. Questionnaire distributed through email. Initially, 900 questionnaires was distributed, but only 751 responses were completed. Mobile banking adoption along with all other pros and cons are working and having scope to enhance its productivity and more secure ways of online transactions and safeguard measures in case of uncertainty occurrence will help to get trust from potential consumers.

Salim Al-Hajri in study (2008) found that the adoption of electronic banking (e-banking) began to occur quite extensively as a channel of distribution for financial services due to rapid advances in information technology (IT) and intensive competitive banking markets. Despite this growth of IT worldwide, Omani banks continue to conduct most of their banking transactions using traditional methods. Understanding the reasons for the lack of such technological innovation in developing countries such as Oman will develop a fruitful research. This paper will address what are the enablers and the inhibitors of e-banking adoption in the Omani banking industry. From an analysis of 15 semi structured interviews, the findings revealed that all these relative advantage; organizational performance, customer relationship and ease of use perceptions issues jointly provided an excellent understanding of what were the enablers and inhibitors of e-banking adoption.

Sonja Grabner – Krauter, Rita Faullant,(2008) found that the influence of internet trust on risk perception and consumer attitudes towards internet banking. The research was conducted by means of questionnaire by using multi-item scale were employed and final sample of 105 respondents was collected. Propensity to trust is a determinant not only for interpersonal relationships but also for trust in technological systems. Making the internet banking interface for the customer more attractive and easier to navigate is

not enough to increase the adoption rate of internet banking. Trust – creating activities to increase internet trust and to diminish perceived risk must be continuously pursued. Propensity to trust is an important determinant in the fruitfulness of these actions.

Stuart J.Barnes , Brian Corbitt, (2008), found that the nature of these services and their strategic potential as a viable channel for consumer banking. This paper examines the strategic implications of M-banking and the strategic positioning of M-banking services in different markets. The internet and the mobile phone – two technological advancements that have profoundly affected human behavior in the last decade. The issue of reach and richness of m-banking services is one that needs careful management. The products of this association are mobile data services. It does provide significant potential for a channel to enable or extend electronic banking for consumers, depending on the prevailing market conditions. In future potential of m-banking in existing and emerging markets. The growth of short – range wireless services, such as Bluetooth, could provide important complementary platforms for wireless financial services, especially E-payment at POS.

Z Liao, W K Wong (2007) found that the major considerations associated with internet – enabled e-banking systems and systematically measures the determinants of customer interactions with e-banking services. The results suggest that perceived usefulness, ease of use, security, convenience and responsiveness to service requests significantly explain the variation in customer interactions. Exploratory factor analysis and reliability test indicate that these construct are relevant and reliable. Confirmatory factor analysis confirms that they possess significant convergent and discriminatory validities. Both perceived usefulness and perceived ease of use have significant impacts on customer's interactions with internet e-banking services. Perceived security, responsiveness and convenience also represent the primary avenues influencing customer interactions. In particular, stringent security control is critical to internet e-banking services. The findings have managerial implications for enhancing extant internet e-banking operations and developing viable internet e-banking services.

T.C. Edwin Cheng, David Y.C Lam, Andy C.L. Yeung ,(2006) found that this study investigates how customers perceive and adopt internet banking (IB) in Hong Kong. We developed a theoretical model based on the Technology Acceptance Model (TAM) with an added construct Perceived Web Security, and empirical tested its ability in predicting customer's behavioral intention of adopting IB. We designed a questionnaire and used it to survey a randomly selected sample of customers of IB from the Yellow Pages, and obtained 203 usable responses. We analyzed the data using Structured Equation Modeling (SEM) to evaluate the strength of the hypothesized relationship, if any, among the constructs, which include Perceived Ease of Use and Perceived Web Security as independent variables, Perceived Usefulness and Attitude as intervening variables, and intention to use as the dependent variables. The results Provide support of the extended TAM model and confirm its robustness in predicting customer's intention of adoption of IB. This study contributes to the literature by formulating and validating TAM to predict IB adoption, and its finding provide useful information for bank management in formulating IB marketing strategies.

Kleijen, Mirella, Wetzels, Martin, de Ruyer,(2004) found that M-commerce has been heralded repeatedly as the new service frontier of the millennium . Present market reality, however, seems to be less optimistic. Explores the factors contributing to the adoption of mobile services in context of wireless finance. The TAM model was used as a point of departure. For this study, Perceived cost, system quality and social influence were added to the model, and the latter two displayed significant effects in the empirical research.

Bomil Suh, Ingoo Han (2002) found that ease of use and usefulness, have been considered to be fundamental in determining the acceptance of various IS in the past decades. Study found that trust is one of the most significant beliefs in explaining a customer's attitude towards using internet banking. In this study told that trust as another belief that has an impact on the acceptance of Internet banking by using the SEM model. The collected 845 cases on the Web to survey users' behavior towards Internet banks. The results of statistical analyses using structural equation modeling indicate that trust has a significant impact on the acceptance of Internet banking. The

study also suggested by the TAM, customer perception of the usefulness and ease of use also affect attitude significantly. The results imply that customers rely on trust in on-line environment that are processing sensitive information.

Roland T.Rust , Katherin N. Lemon, (2001) the main goal of this article has been to examine the emerging yet critical role of e-service as an element of customer strategy and improved understanding of e-service and the customer will be critical to the continued development of the internet as a powerful ,credible business environment . The aspects of e-service that is critical in effectively interacting with consumers in interactive, networked information environments like the internet. It discusses three central changes brought about by the advent of the internet (true interactively with the consumers, customer – specific, situational personalization and the opportunity for real-time adjustments to a firm's offering to customers) as well as changes in consumer expectations regarding firm service strategies that flow from these developments. In each of these areas, a set of research questions is proposed that will lead to stronger understandings of e-service and consumer behavior.

Chapter III

RESEARCH METHODOLOGY

According to red mane many "it is a systematical effort to gain new knowledge"

Research is search for knowledge and its scientific and systematic search for information on a specific topic. It includes testing, verification, classification, organization and the orientation which include prediction and application. This chapter deals with the methodology adopted while conducting this research. It starts with the research purpose, research strategy and research approach.

3.1 RESEARCH DESIGN

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevant data to the research.

Research design that has been used for the study is descriptive research design because the study includes survey and facts-findings and enquiries of different kinds. The major purpose of descriptive research is description to state of affairs that exists. Quantitative research was used for data gathering and analysis.

3.2 NATURE OF DATA

The study based on primary data. The data sources are collected through well structure questionnaire method. Both Primary data have been collected for this study. Data is presented in form of tables and graphs.

3.2.1 METHOD OF DATA COLLECTION

Primary Data were collected from the E-Banking customers' of State Bank of India, Palladam. Primary data was collected with the help of a well-structured questionnaire from 200 customers.

3.3. PERIOD OF STUDY

The study is an attempt to analyses the attitude of E-Banking customers' of State Bank of India, Palladam. This study was conducted for a period of two months.

3.4 DATA COLLECTION TOOL

Ordinal scale is used to arrange objects according to some particular order. Likert scale consists of a series of statements where the respondent provides answers in the form of degree of agreement or disagreement. Well-structured questionnaire using ordinal and Likert scale is used to retrieve data from primary sources.

3.5 SAMPLING TECHNIQUE

Purposive sampling is a type of non probability sampling method in which selection of units from the population is based on characteristics of a population and the objective of the study. This study adopted Purposive sampling. The research study mainly focused on Customers attitude of E-Banking services only in SBI bank Palladam.

3.6 SAMPLE UNIT

Sampling unit is a basic unit that contains a single element or a group of elements of the population to be sampled. The sample unit for this study is comprised of customers of E-banking services only.

3.7 SAMPLE SIZE

The sample size of the study consists of 200 respondents from E-Banking customers of SBI bank Palladam branch only.

3.8 TOOLS USED FOR ANALYSIS

This study deals with various technical tools to interpret the data collected. After data collection special software IBM SPSS 23 is applied to analyze the data. The appropriate statistical tools and techniques used are as follows

- Percentage Analysis
- Mean Score Value
- Regression Analysis
- Chi – Square Analysis
- Anova Analysis

3.8.1 PERCENTAGE ANALYSIS

Percentage method refers to a specified kind which is used in making comparison between two or more series of data. Percentages are based on descriptive relationship. It compares the relatives' items. Since the percentage reduces everything to a common base and thereby allow meaning comparison.

3.8.2 REGRESSION ANALYSIS

Regression analysis is a set of statistical methods used for the estimation of relationships between a dependent variable and one or more independent variables. It can be utilized to assess the strength of the relationship between variables and for modeling the future relationship between them.

3.8.3 MEAN SCORE VALUE

To find the mean of a set of scores, add them all together and then divide this total by the number of scores. A mean is the same as an average.

3.8.4 CHI – SQUARE ANALYSIS

The **Chi Square** statistic is commonly used for testing relationships between categorical variables. The null hypothesis of the Chi-Square test is that no relationship exists on the categorical variables in the population; they are independent. In chi-square by using the below formula at 5% (0.05) level of significance.

3.8.5 ANALYSIS OF VARIANCE (ANOVA)

The One-way ANOVA treated the dimension of dependent variables and independent variables separately. This is a way to recognize whether there is significant relationship between variables or not. It is a collection of statistical models used to analyze the differences between group means and their associated procedures (such as "variation" among and between groups).

$$\textbf{F (ANOVA Coefficient)} = \frac{\textbf{Estimate of population variance between samples}}{\textbf{Estimate of population variance within samples}}$$

HYPOTHESIS

1. **H_o1** – There is no significant difference between the respondents, age group and customer attitude about on E-Banking services.
2. **H_o2** – There is no significant difference between the respondents, gender and customer attitude about on E-Banking services.
3. **H_o3** – There is no significant relationship between the respondents, age group and customer attitude towards E-Banking services.
4. **H_o4** – There is no significant relationship between the respondents, age group and most preferred E-Banking services.
5. **H_o5** – There is significant relationship between the respondents, attitude credibility, easeof use, usefulness, self efficacy and intention to use towards E-Banking services.

CHAPTER IV

ANALYSIS AND INTERPRETATION

Analysis means the computation of certain choices of certain indices or measures along with searching for patterns of relationship that exists among the data groups. Analysis, particularly in case of survey or experimental data, involves estimating the values of unknown parameters of the population.

Interpretation refers to the task of drawing inferences from the collected facts after an analytical and experimental study. It is essential for the simple reason that the usefulness and utility of research lies in proper interpretation.

The data collected has been processed and analyzed in accordance with the outline laid down for the purpose at the time of developing the research plan. This is essential for a study and for ensuring that we have all the relevant data for making comparisons and analysis. The real value of this research lies in the ability to arrive at the central generalization. So, the data collected for measuring the "Acceptance and Adoption of E-Banking by Customers" has been tabulated, analyzed, interpreted and presented in this chapter.

Analysis & interpretation is used in study as mentioned as follows:

4.1 Factors for analysis & tools applied

4.2 Demographic Factors

4.3 Opinions of the customers

4.1 FACTORS USED IN QUESTIONNAIRE AND ITS TOOLS FOR ANALYSIS:

Factors	Tools
Gender	**Percentage Analysis**
Age group	
Occupation	
Reference Group	
E-Banking	
E-Banking Products	
Convenient	
Branch Usage	
Problems	
Perceived Credibility	**Mean Score Value**
Perceived Usefulness	
Perceived Ease of Use	
Computer Self-Efficacy	
Attitude	
Behavioral Intention To Use	

Significant difference between gender and customer attitude.	**One Way ANOVA**
Significant difference between age group and customer attitude.	
Significant association between age group and customer attitude	**Chi - Square**
Significant association between age group and Customers' most preferred product	
Association between employee engagement and customer satisfaction.	**Regression**

4.2 DEMOGRAPHIC FACTORS

4.2.1 Gender

Gender is also considered as an important demographic factor.

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Table 4.2.1

Gender of the Respondents

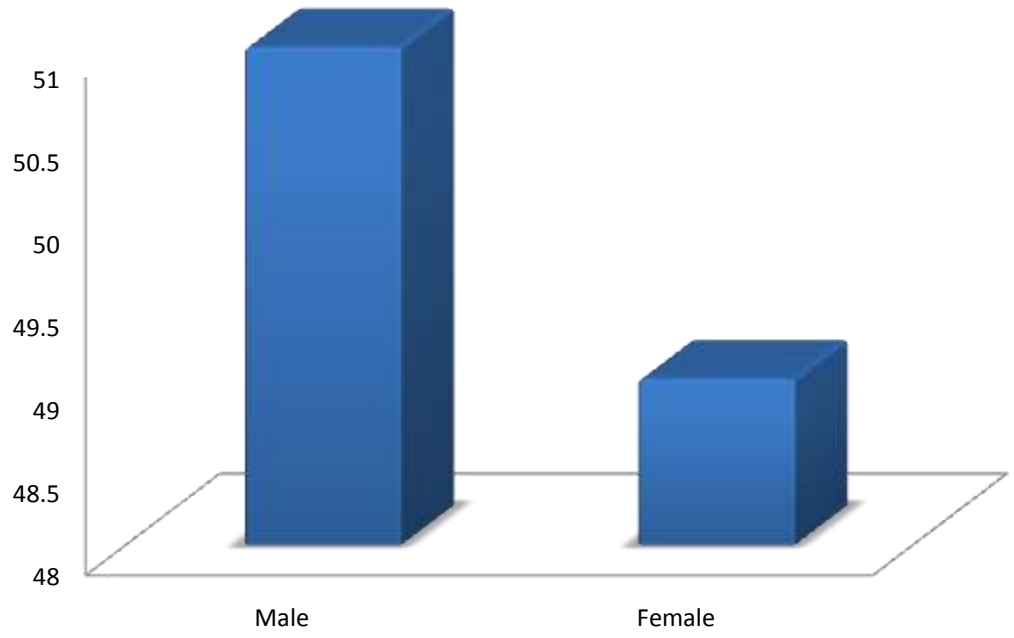
S.No	Gender	Frequency	Percent
1.	Male	102	51.0
2.	Female	98	49.0
	Total	200	100.0

Interpretation

From the above table 4.2.1 it can be interpreted that out of 200 respondents 51% are male and 49% are female who are using E-Banking services. Female are not using this service because they have less knowledge about the internet and they trust face to face interaction more. So it shows that E-Banking is more famous among male.

Chart 4.2.1

Gender



Therefore, it could be seen that majority of the respondents (51%) belong to gender of male only.

4.2.2 Age group

Age is considered to be factors that affect the intention to use the E-Banking services of SBI bank.

Table 4.2.2

Age group of the Respondents

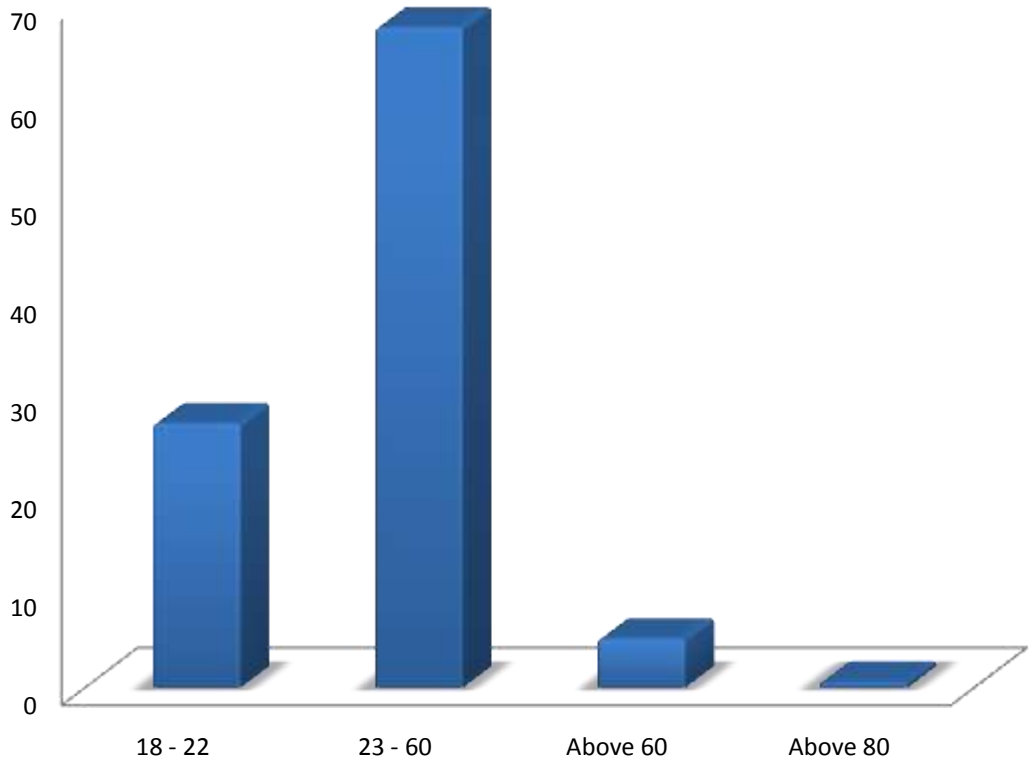
S.NO	Age	Frequency	Percent
1.	18 - 22	54	27.0
2	23 - 60	135	67.5
3	Above 60	10	5.0
4	Above 80	1	.5
	Total	200	100.0

Interpretation

From the above table 4.2.2 it can be interpreted that out of 200 respondents 27% of respondents belong to the 18-22 years. The 67.5% respondents from the age group of 23-60. The 5% respondents from the age group of above 60 category and remaining 5% of respondents belong to the above 80 category.

Chart 4.2.2

Age group



Therefore, it could be seen that majority of the respondents (67.5%) belong to age group of 23-60 years only.

4.2.3 Occupation of the Respondents

Occupation is an important factor while doing a survey.

Table 4.2.3

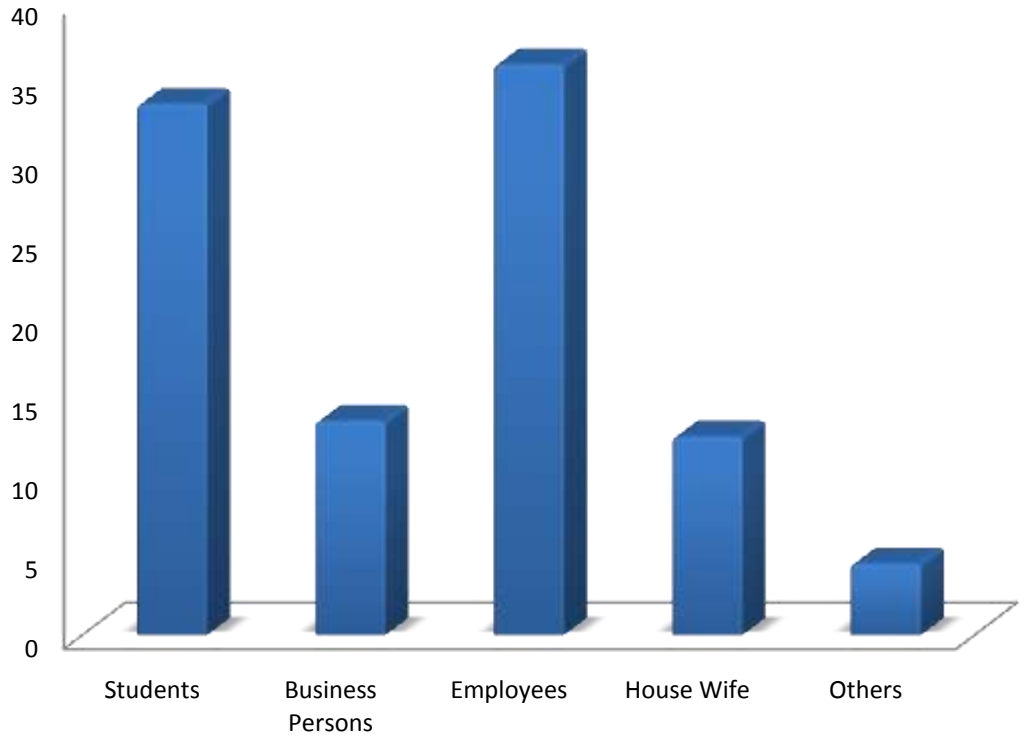
Occupation of the Respondents

S.NO	Occupation	Frequency	Percent
1.	Students	67	33.5
2.	Business Persons	27	13.5
3.	Employees	72	36.0
4.	House Wife	25	12.5
5.	Others	9	4.5
	Total	200	100.0

From the above table 4.2.3 it can be interpreted that out of 200 respondents 33.5% of respondents belong to the Students, 13.5% of respondents belong to the Business Person, 36% of respondents belong to the Employees.12.5% respondents are comes under Housewife and remaining 4.5% of respondents are comes under others category.

Chart 4.2.3

Occupation



Therefore, it could be seen that majority of the respondents (36%) belong to the employee category.

4.3 OPINIONS OF THE CUSTOMERS

4.3.1 Reference group of E-Banking service of the Respondents

The Source of E-Banking services are also an important factor while considering the primary details of the respondent.

Table 4.3.1

Reference group of E-Banking services of the Respondents

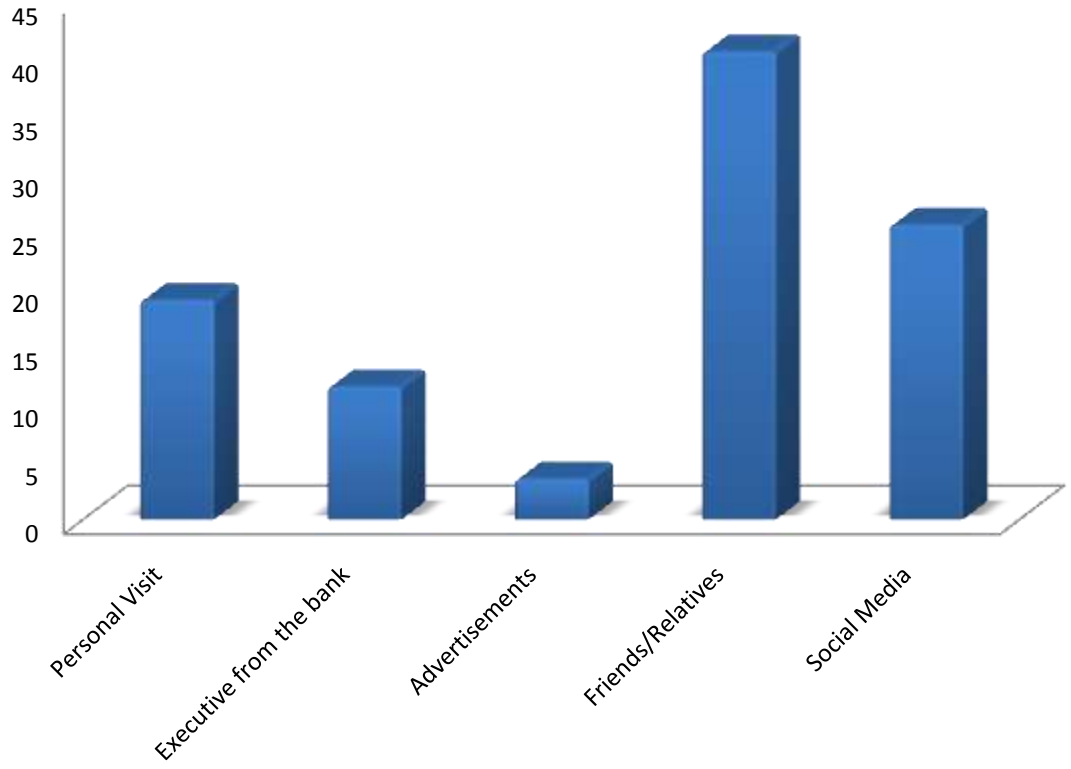
S.No	Reference Group	Frequency	Percent
1.	Personal Visit	38	19.0
2.	Executive from the bank	23	11.5
3.	Advertisements	7	3.5
4.	Friends/Relatives	81	40.5
5.	Social Media	51	25.5
	Total	200	100.0

Interpretation

From the above table 4.3.1 it can be interpreted that out of 200 respondents are 19% of the respondents are comes under personal visit, 11.5% are comes under executive from the bank.3.5% are comes under advertisements 40.5% are comes under friends/relatives and rest of the 25.5 % respondents are comes under social media.

Chart 4.3.1

Reference group of E-Banking services



From this figure, it is interpreted that 40.5 % majority of the respondents are comes under friends/relatives category.

4.3.2 Usage of E-Banking service of the Respondents

Usage of E-Banking service is an important factor while doing a survey.

Table 4.3.2

Usage of E-Banking service of the Respondents

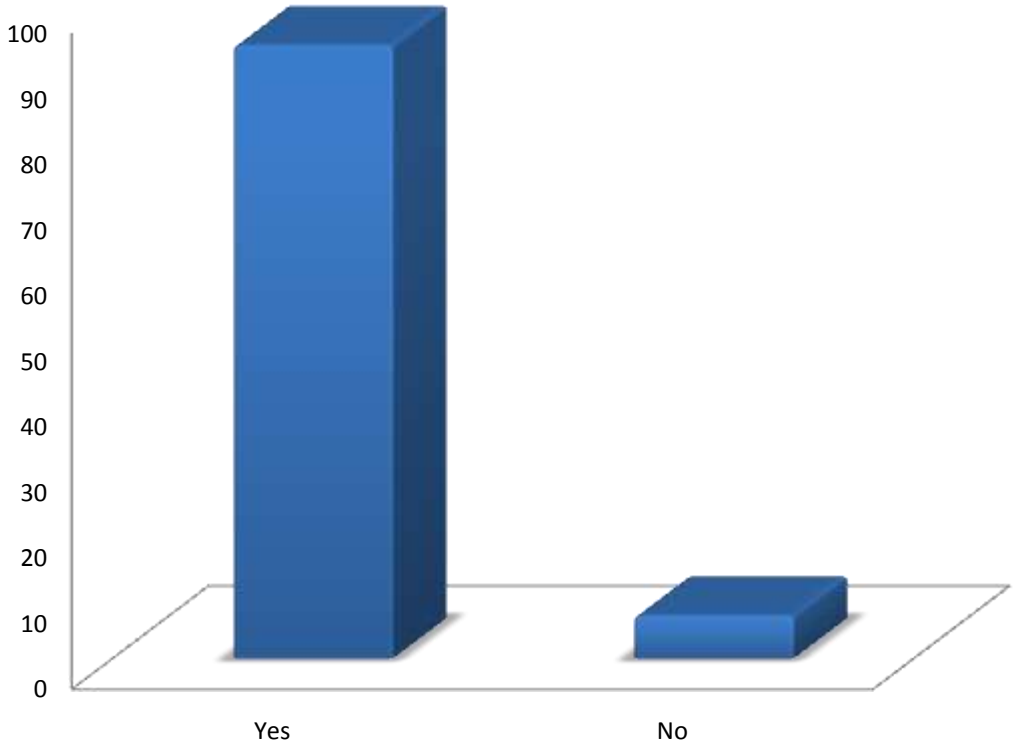
S.No	Usage	Frequency	Percent
1.	Yes	187	93.5
2.	No	13	6.5
	Total	200	100.0

Interpretation

From the above table 4.3.2 it can be interpreted that out of 200 respondents inferred that 93.5% of the respondents are from user of E-Banking services, 6.5% respondents are not the user of E-Banking services.

Chart 4.3.2

Usage of E-Banking service of the Respondents



From this figure, it is interpreted that majority of the respondents are the users of E-Banking services.

4.3.3 Preferred Product

The preferred product is the most important factor of this study.

Table 4.3.3

Preferred Products

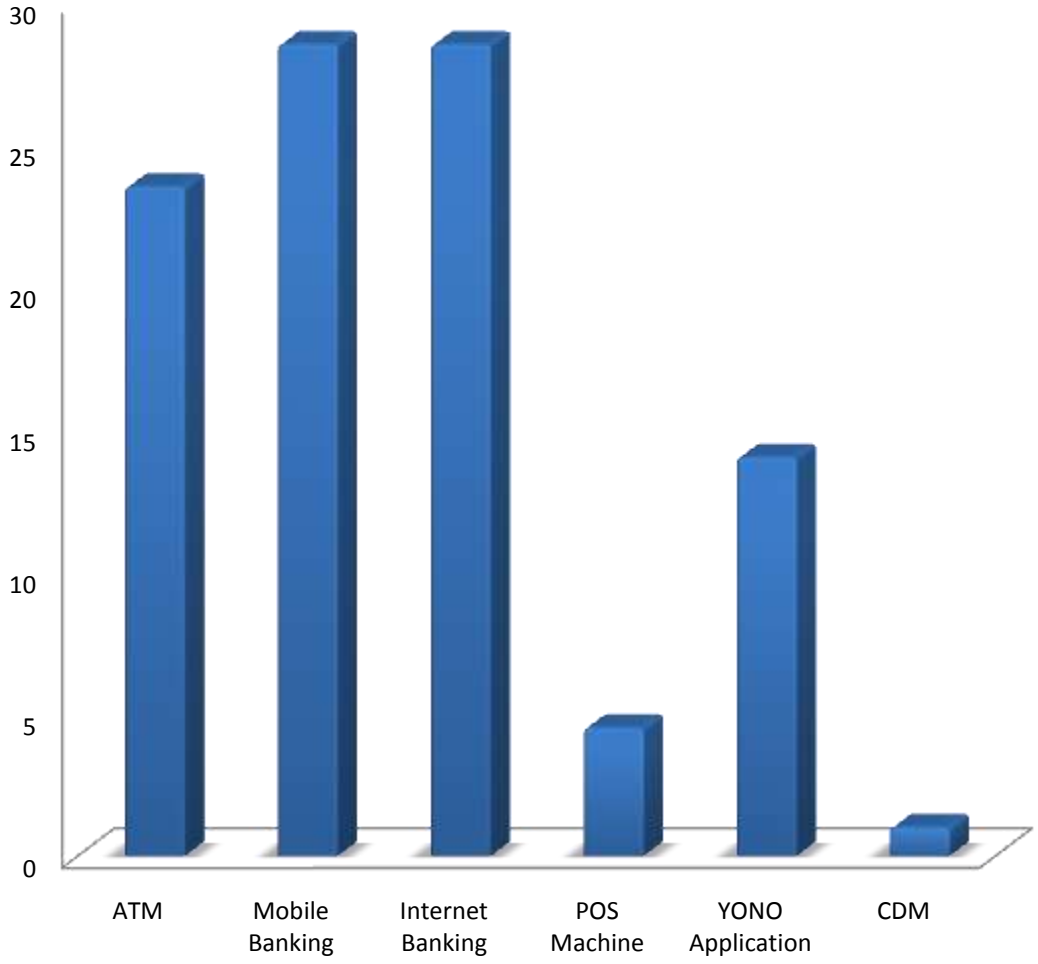
S.No	Preferred Products	Frequency	Percent
1.	ATM	47	23.5
2.	Mobile Banking	57	28.5
3.	Internet Banking	57	28.5
4.	POS Machine	9	4.5
5.	YONO Application	28	14.0
6.	CDM	2	1.0
	Total	200	100.0

Interpretation

From the above table 4.3.3 it can be interpreted that out of 200 respondents inferred that 23.5% of the respondents are using ATM, followed by 28.5% mobile banking users, followed by 28.5% internet banking, 4.5% of the respondents are POS machine users, 14% of the respondents are using YONO application and followed by 1% comes under using CDM only.

Chart 4.3.3

Preferred Products



From this figure, it is interpreted that the majority of the respondents are using mobile banking and internet banking users.

4.3.4 Demonstration based conveniently of the Respondents

The customer convenient based on demonstration or guidelines provided by the E-Banking services are also an important factor while considering the primary details of the respondent.

Table 4.3.4

Demonstration based conveniently of the Respondents

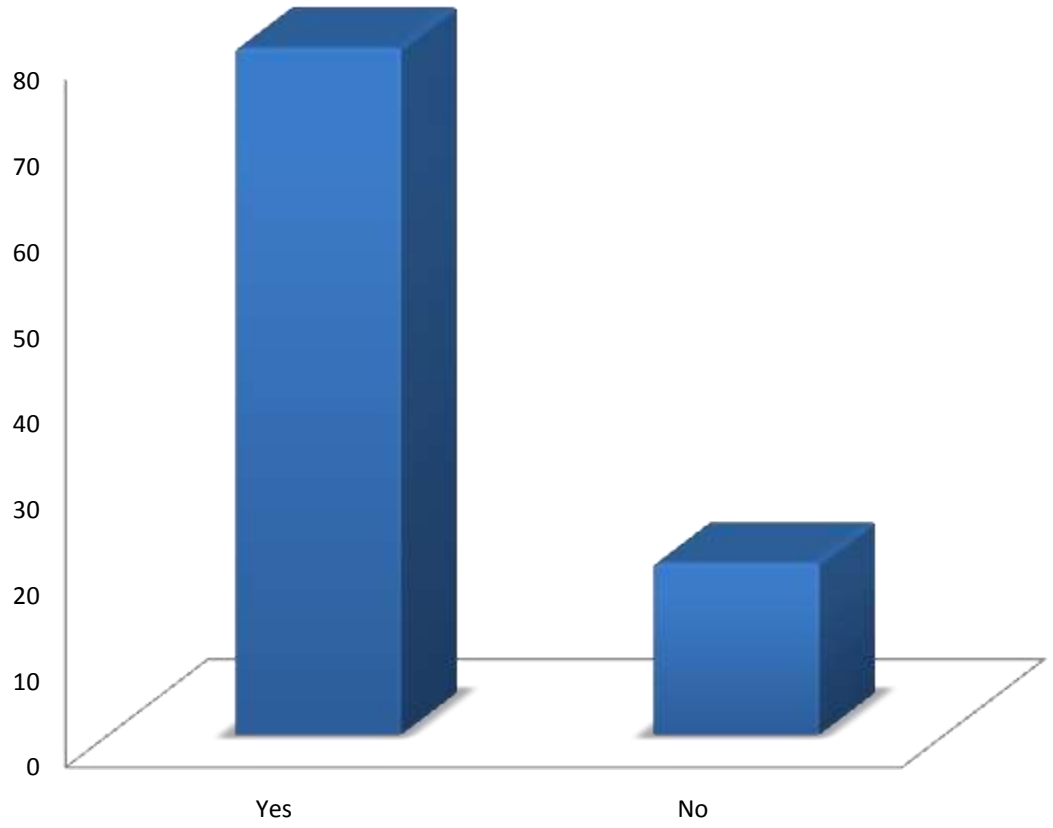
S.No	Convenient	Frequency	Percent
1.	Yes	160	80.0
2.	No	40	20.0
	Total	200	100.0

Interpretation

From the above table 4.3.4, it can be interpreted that out of 200 respondents inferred that 80% of the respondents are feeling more convenient when they are using demonstration and guidelines of E-Banking services and remaining 20% of the respondents are not feeling convenient of demonstration and guidelines of E-Banking services

Chart 4.3.4

Demonstration based conveniently of the Respondents



From this figure, it is interpreted that the majority of the respondents are feeling more convenient when they are using demonstration and guidelines of E-Banking services.

4.3.5 Branch Usage of the Respondents

The preferred product is the most important factor of this study.

Table 4.3.5

Branch Usage of the Respondents

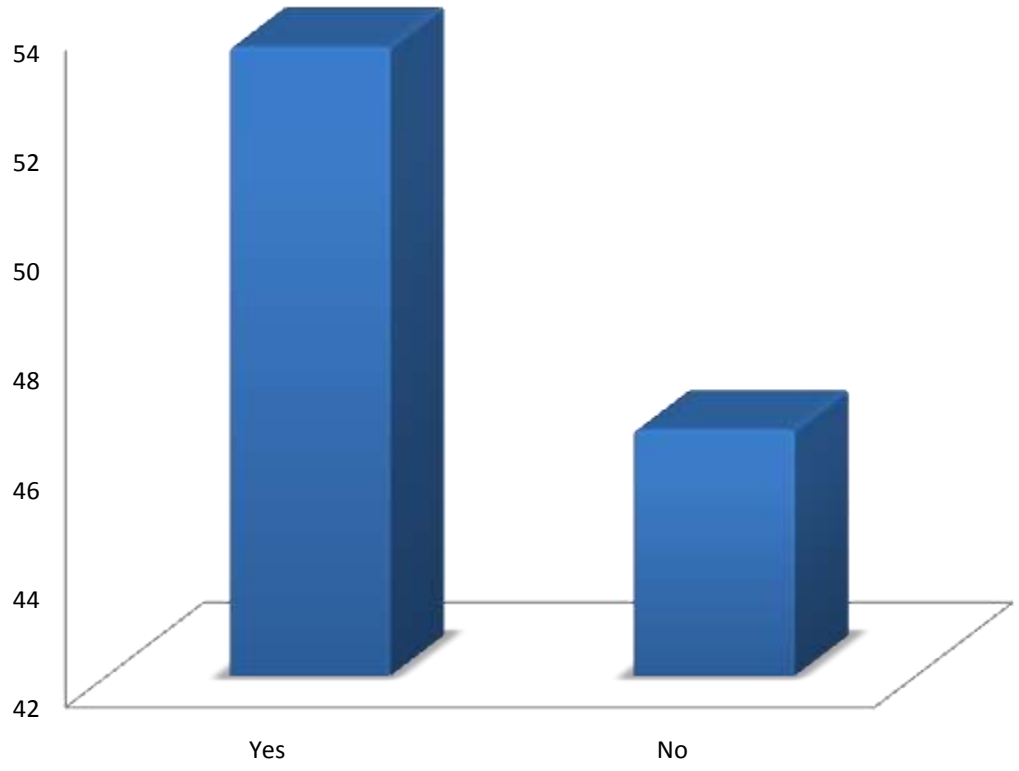
S.No	Branch Usage	Frequency	Percent
1.	Yes	107	53.5
2.	No	93	46.5
	Total	200	100.0

Interpretation

From the above table 4.3.5, it can be interpreted that out of 200 respondents inferred that 53.5% of the respondents are visiting the branch after they are using E-Banking services and followed by 46.5% comes under not visit the branch after they are using E-Banking services.

Chart 4.3.5

Branch Usage of the Respondents



From this figure, it is interpreted that the majority of 53.5% of the respondents are visiting the branch after they are using E-Banking services.

4.3.6 Problems of the Respondents

Problems of the respondents are the most important factor of this study.

Table 4.3.6

Problems of the Respondents

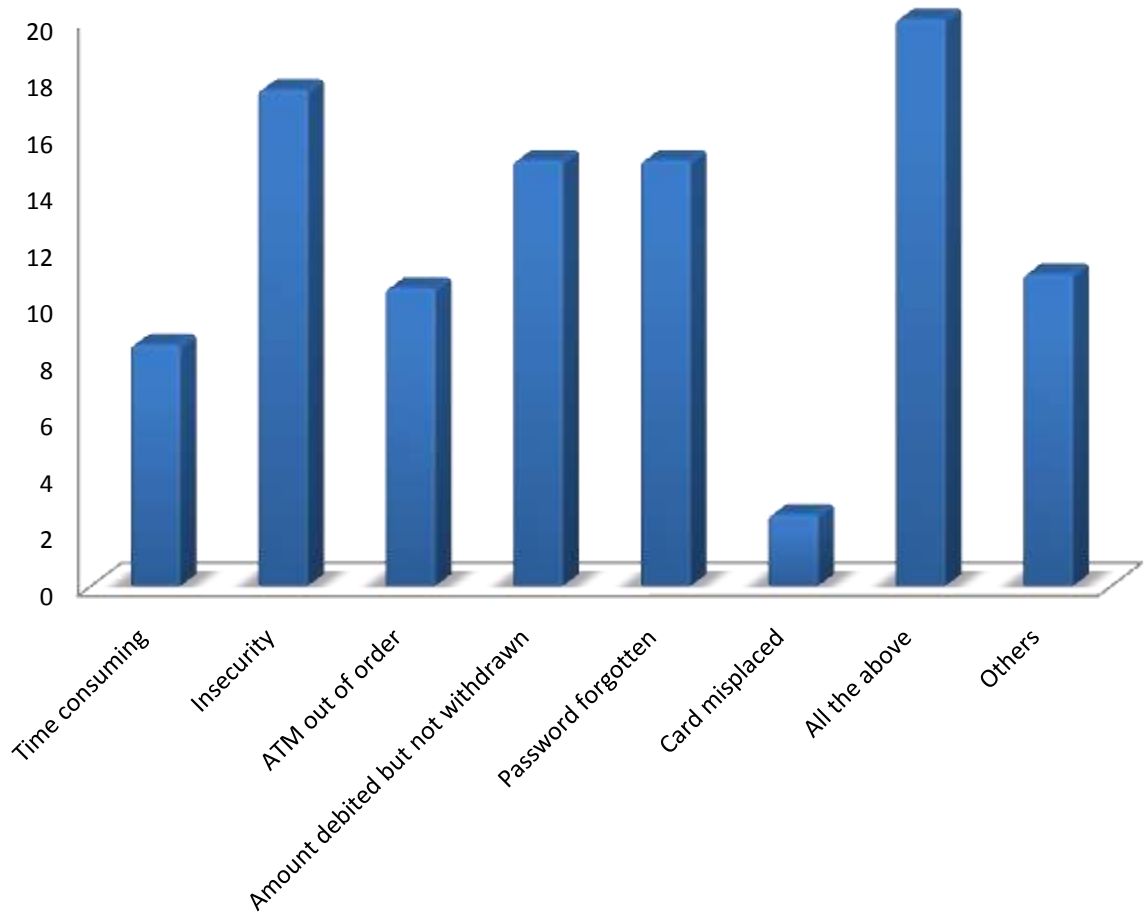
S.No	Problems	Frequency	Percent
1.	Time-consuming	17	8.5
2.	Insecurity	35	17.5
3.	ATM out of order	21	10.5
4.	Amount debited but not withdrawn	30	15.0
5.	Password forgot	30	15.0
6.	Card misplaced	5	2.5
7.	All the above	40	20.0
8.	Others	22	11.0
	Total	200	100.0

Interpretation

From the above table 4.3.6 it can be interpreted that out of 200 respondents inferred that 8.5% of the respondents are facing the time-consuming problem, 17.5% of the respondents are facing the insecurity problem, 10.5% of the respondents are facing the ATM out of order problem, 15% of the respondents are facing the amount debited but not withdrawn problem, 15% of the respondents are facing the password forgotten problem, 2.5% of the respondents are facing the card misplaced problem and followed by 20% comes under all the above category and remaining 11% of the respondents are facing some other problems.

Chart 4.3.6

Problems of the Respondents



From this figure, it is interpreted that the majority of 20% of the respondents are facing all above problems when they are using E-Banking services.

4.3.7 Perceived Credibility

Table 4.3.7

Perceived Credibility

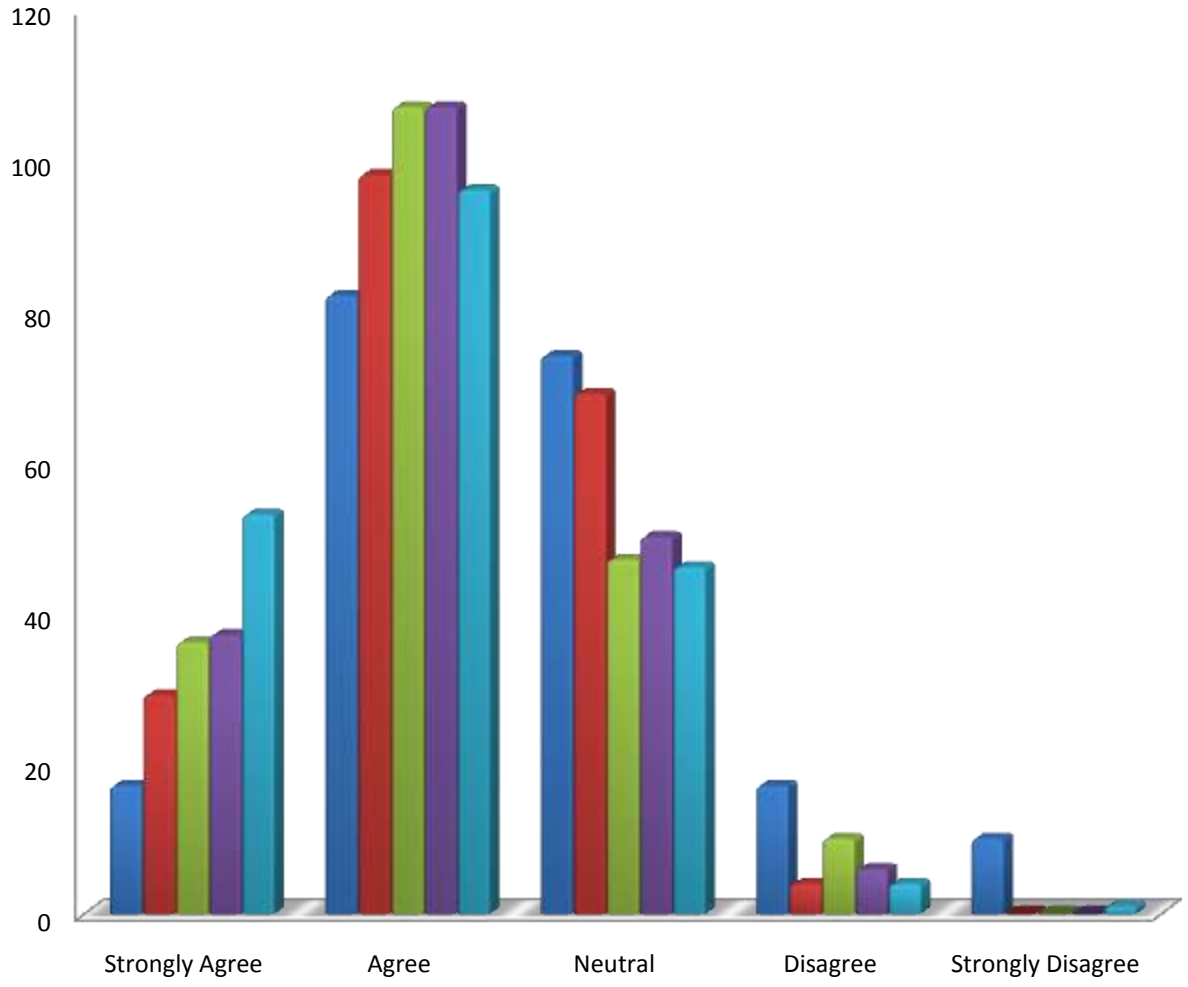
Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean Score Value
I trust the ability of E-banking services to protect my privacy.	17	82	74	17	10	3.39
Using E-Banking services is financially secure.	29	98	69	4	-	3.76
I am not worried about the security of E-banking services.	36	107	47	10	-	3.84
Confidential information's are delivered safely from bank to customers.	37	107	50	6	-	3.87
I would find the E-banking services secure in my banking transactions.	53	96	46	4	1	3.98

Average Mean score value=3.768

From the above table 4.3.7 that depicts a mean score of 3.84 for the customers are not worried about the security of E-Banking services, their confidential information's also delivered safely from one end to another end. Also, the entire security is clearly shown all their transaction which is evident from the mean score 3.98. And the average mean score value is 3.768.

Chart 4.3.7

Perceived Credibility



4.3.8 Perceived Usefulness

Table 4.3.8

Perceived Usefulness

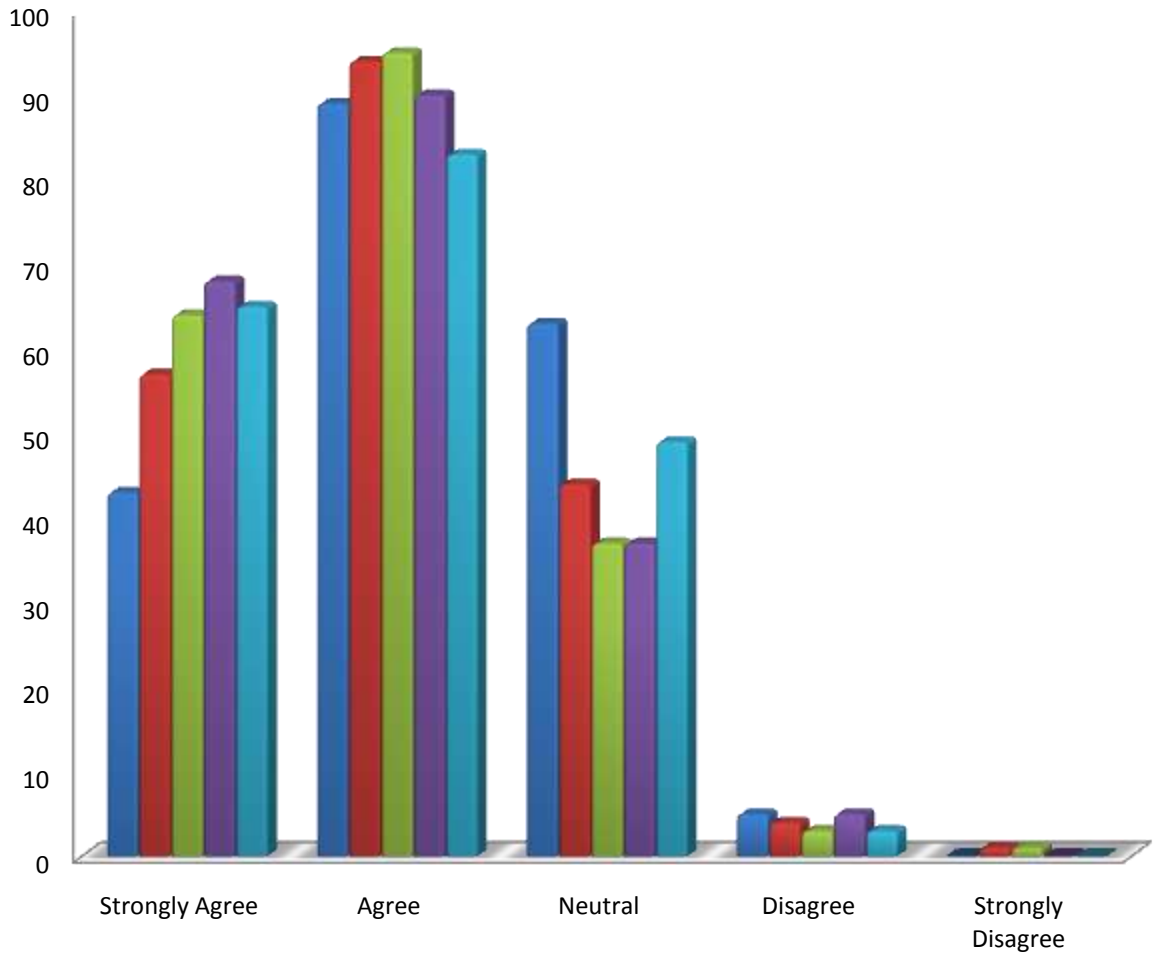
Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean Score Value
Using these E-banking services makes it easier to do my banking activities.	43	89	63	5	-	3.85
E-banking services has critical role in supporting my banking transactions.	57	94	44	4	1	4.01
I find these E-banking services are useful for my banking activities.	64	95	37	3	1	4.09
Using these E-banking services are improves my performance of banking activities.	68	90	37	5	-	4.10
E-banking services are enables me to accomplish banking activities more quickly.	65	83	49	3	-	4.04

Average Mean score value = 4.018

From the above table 4.3.8 that depicts a mean score of 4.09 for the customers are found those E-Banking services are more useful for all their banking activities and it will consume only short period of time to do their banking activities. Also, the customer's performance are slowly improved and it is clearly shown which is evident from the mean score 4.10. And the average mean score value is 4.018.

Chart 4.3.8

Perceived Usefulness



4.3.9 Perceived Ease of use

Table 4.3.9

Perceived Ease of use

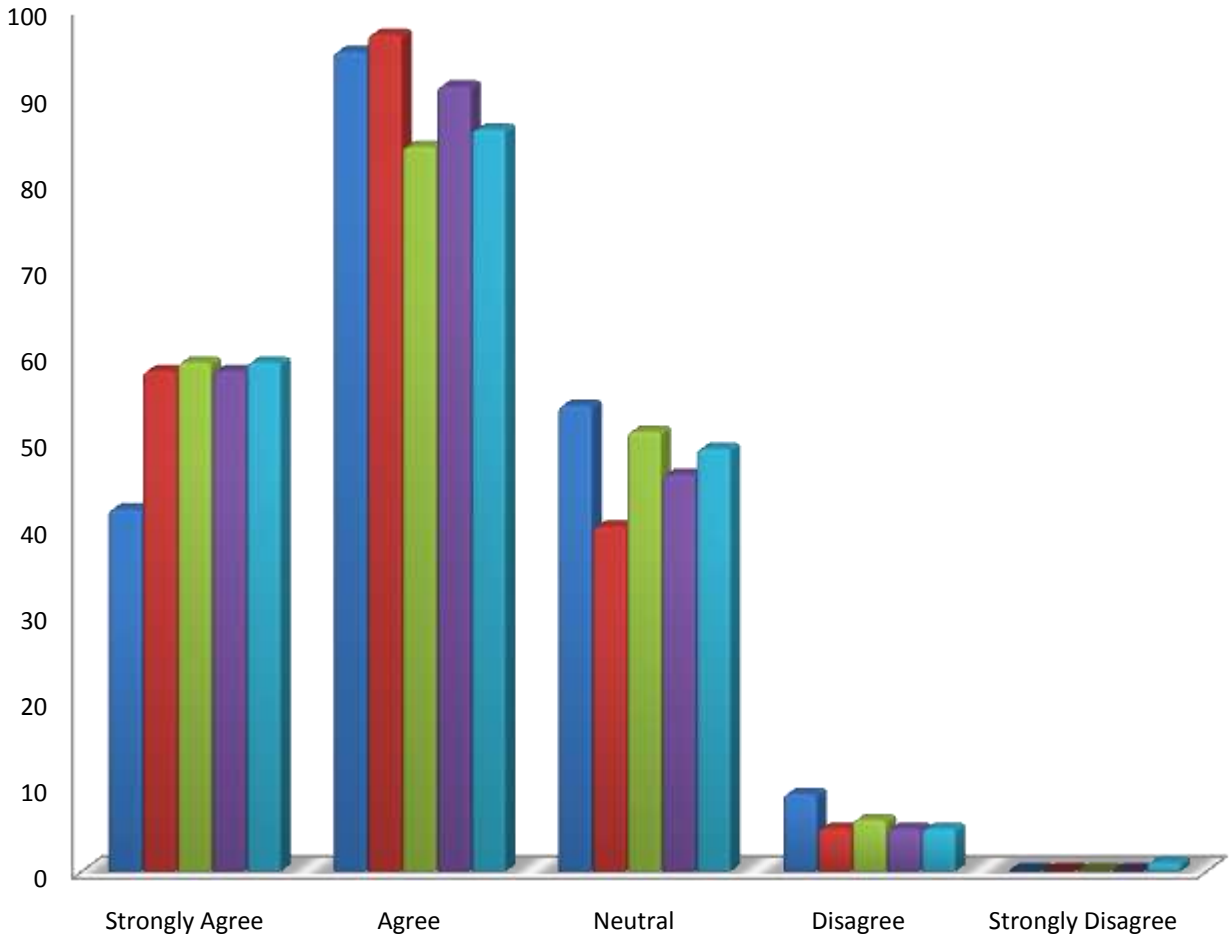
Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean Score Value
I find my interaction with the use of the E-banking services clear and understandable.	42	95	54	9	-	3.85
It is easy for me to become skilful at the use of the E-banking services.	58	97	40	5	-	4.04
I think it is easy to use E-banking services to accomplish my banking tasks.	59	84	51	6	-	3.98
It is easy to remember how to use these E-banking services.	58	91	46	5	-	4.01
E-banking services make my access easier.	59	86	49	5	1	3.98

Average Mean score value = 3.972

From the above table 4.3.9 that depicts a mean score of 3.98 for the customers are found those E-Banking services are more easier for all their banking activities and it will make all transactions are more easy . Also, the customer's are become more skilful persons, it is easy to accessible and understandable it is clearly shown which is evident from the mean score 4.04. And the average mean score value is 3.972.

Chart 4.3.9

Perceived Ease of use



4.3.10 Computer Self – Efficacy

Table 4.3.10

Computer Self - Efficacy

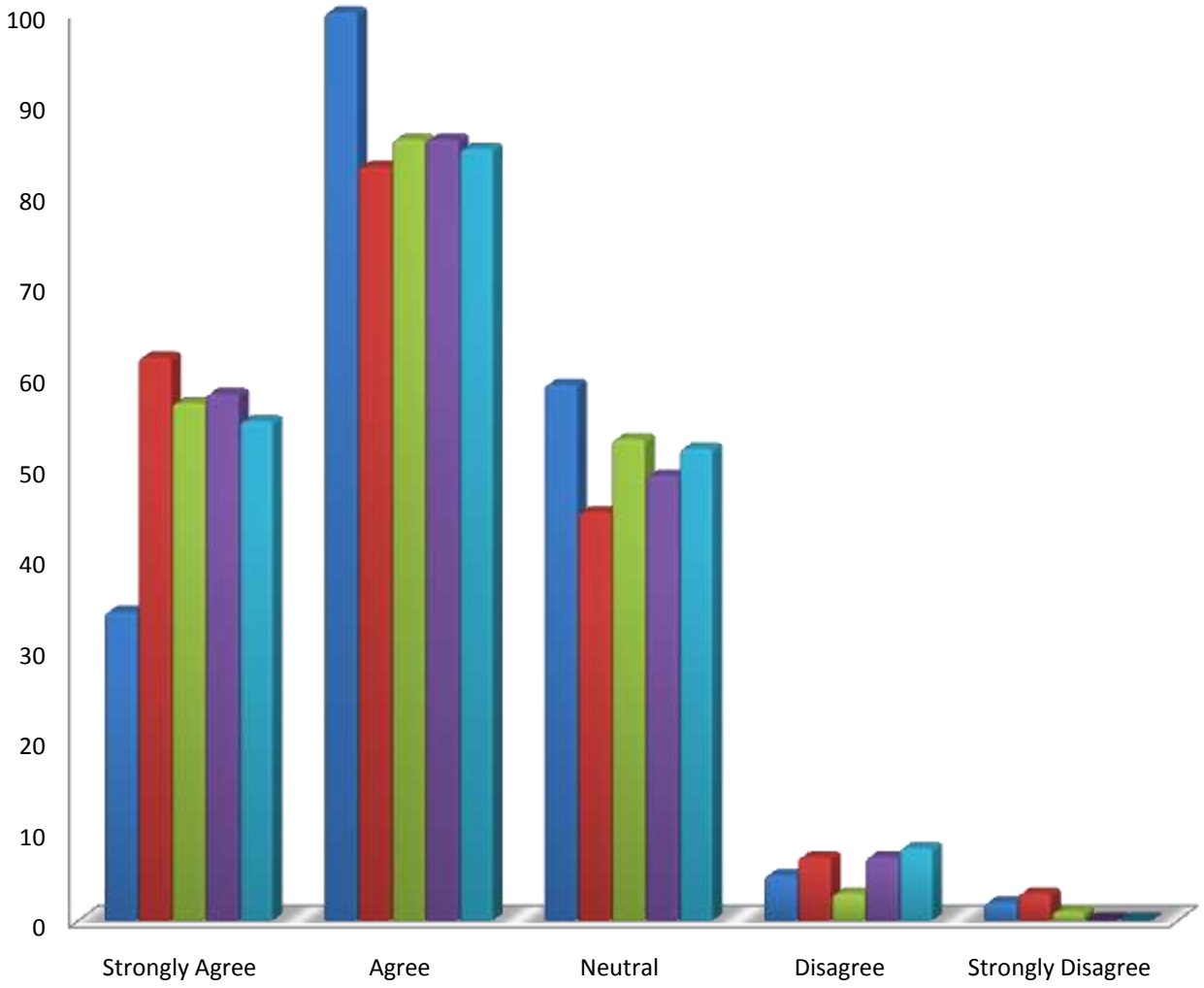
Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean Score Value
My banking transactions using the E-banking system, if I had only the system manuals for reference.	34	100	59	5	2	3.79
I had seen someone else using it. Before trying it myself.	62	83	45	7	3	3.97
I could call someone for help if I got stuck.	57	86	53	3	1	3.97
I have generally received enough information about E-banking services.	58	86	49	7	-	3.98
Clear & simple guidance allow me to perform E-banking transactions easily.	55	85	52	8	-	3.93

Average Mean score value = 3.928

From the above table 4.3.10 that depicts a mean score of 3.97 for the customers are seen someone else using these E-Banking services. And they easily got clear and simple guidance to perform their banking transactions more easily and quickly. Also, the customer's are generally received enough information about E-banking services it is clearly shown which is evident from the mean score 3.98. And the average mean score value is 3.928.

Chart 4.3.10

Computer Self - Efficacy



4.3.11 Attitude

Table 4.3.11

Attitude

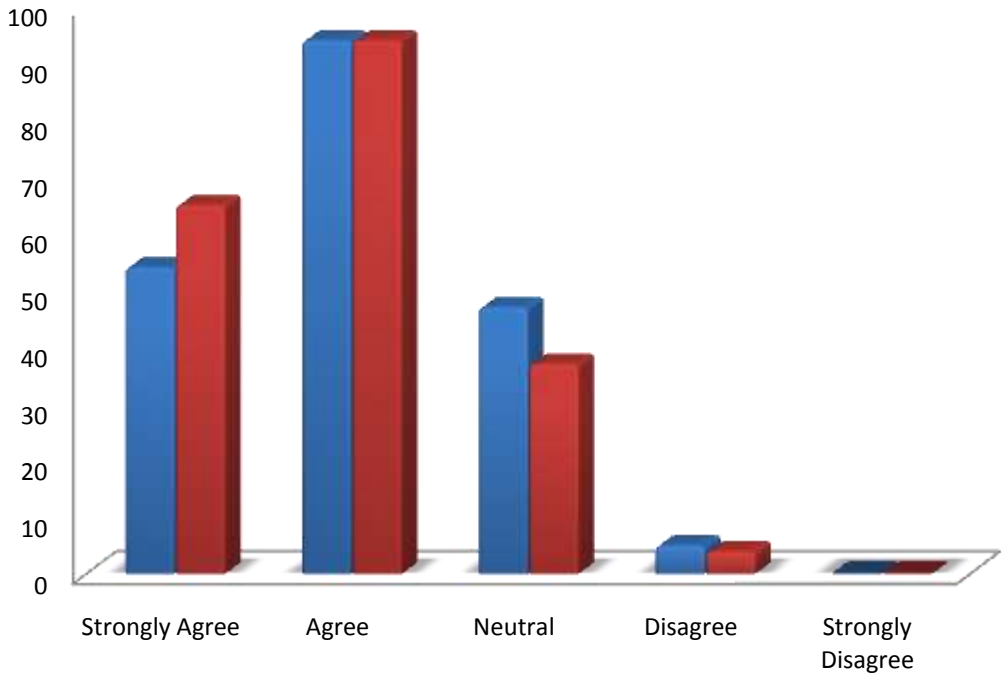
Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean Score Value
I would feel that using E-banking services is pleasant.	54	94	47	5	-	3.98
I like the idea of using E-banking services.	65	94	37	4	-	4.10

Average Mean score value = 4.04

From the above table 4.3.11 that depicts a mean score of 3.98 for the customers are feel that using E-banking services is pleasant. Also, the customer's are generally likes the idea of using E-Banking services it is clearly shown which is evident from the mean score 4.10. And the average mean score value is 4.04.

Chart 4.3.11

Attitude



4.3.12 Behavioral Intention to Use

Table 4.3.12

Behavioral Intention to Use

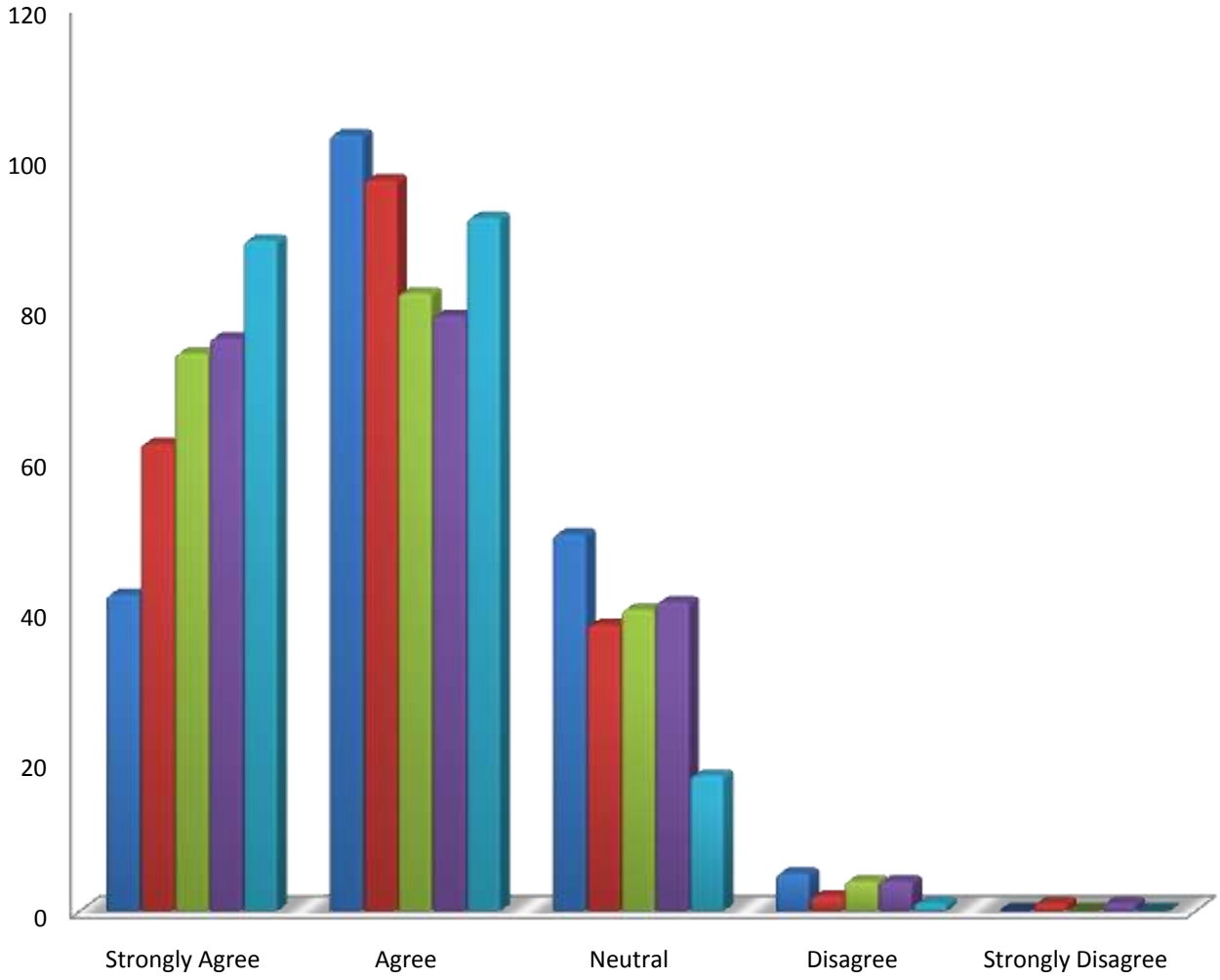
Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean Score Value
I would use E-banking services for my banking needs.	42	103	50	5	-	3.91
I would see myself using the E-banking services for handling my tasks.	62	97	38	2	1	4.08
I intend to increase my use of the E-banking services in the future.	74	82	40	4	-	4.13
Assuming that I have access to the E-banking services, I intend to use it.	76	79	41	4	1	4.13
I will strongly recommend others to use the E-banking services.	89	92	18	1	-	4.34

Average Mean score value = 4.118

From the above table 4.3.12 that depicts a mean score of 4.13 for the customers are intend to increase my use of the E-banking services in the future. Also, the customer's are strongly recommend others to use the E-banking services clearly shown which is evident from the mean score 4.34. And the average mean score value is 4.118.

Chart 4.3.12

Behavioral Intention to Use



HYPOTHESIS

Hypothesis H_o1 – There is no significant difference between the respondents, gender and customer attitude about on E-Banking services.

Table 4.3.13

ANOVA

	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	3.761	3	1.254	3.278	.022
Within Groups	74.959	196	.382		
Total	78.720	199			

From the above table 4.3.13 it is clear that at 5% level of significance, with the value of 0.022 there is no significant difference between gender and customer attitude about on E-Banking services. Hence the hypothesis is accepted.

Hypothesis H_o2 – There is no significant difference between the respondents, age group and customer attitude about on E-Banking services.

Table 4.3.14

ANOVA

	Sum Of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	1.230	1	1.230	3.142	.078
Within Groups	77.490	198	.391		
Total	78.720	199			

From the above table 4.3.14 it is clear that at 5% level of significance, with the value of 0.078 there is a significant difference between age group and customer attitude about on E-Banking services. Hence the hypothesis is rejected.

Hypothesis H_o3 – There is significant relationship between the respondents, attitude, perceived credibility, perceived easy of use, perceived usefulness, computer self efficacy and behavioral intention to use towards E-Banking services.

Table 4.3.15

Regression Analysis

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	14.832	5	2.966	9.007	.000[b]
Residual	63.888	194	.329		
Total	78.720	199			
a. Dependent Variable: Attitude					
b. Predictors: (Constant), intention, perceivedeaseofuse, perceivedcredibility, Computerselfefficacy, usefulness					

The result table 4.3.15 shows that at 5% level of significance, with the 'significant level of 0.000' there is significant relationship between the respondents, attitude perceived credibility, perceived easy of use, perceived usefulness, computer self efficacy and behavioral intention to use towards E-Banking services. Hence the hypothesis is accepted.

Hypothesis H_o4– There is no significant relationship between the respondents, age group and customer attitude towards E-Banking services

Table 4.3.16

Chi-Square Test

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	23.447[a]	18	.174
Likelihood Ratio	19.833	18	.342
Linear-by-Linear Association	2.830	1	.092
N of Valid Cases	200		

a. 19 cells (67.9%) have expected count less than 5. The minimum expected count is .01.

The result table 4.3.16 shows that at 5% level of significance, with the 'significant level of 0.174' there is significant relationship between age group of the respondents and customer attitude towards E-Banking services. Hence the hypothesis is rejected.

Hypothesis H_o5 – There is no significant relationship between the respondents, age group and most preferred E-Banking services.

Table 4.3.17

Chi-Square Test

	Value	Df	Asymptotic Significance (2-Sided)
Pearson Chi-Square	25.397[a]	15	.045
Likelihood Ratio	24.614	15	.055
Linear-by-Linear Association	.031	1	.860
N of Valid Cases	200		

a. 15 cells (62.5%) have expected count less than 5. The minimum expected count is .01.

The result table 4.3.17 shows that at 5% level of significance, with the 'significant level of 0.045' there is no significant relationship between age group of the respondents and most preferred E-Banking services. Hence the hypothesis is accepted.

CHAPTER V

SUMMARY AND CONCLUSION

5.1 Findings:

Demographic factors – percentage analysis:

Gender	51% respondents are male
	49% of the respondents are female
Age Group	27% belongs to the age group of 18-22yrs.
	67.5% belongs to the age group of 23-60yrs.
	5% belongs to the age group of above 60 yrs. .
	5% belongs to the age group of above 80 yrs.
Occupation	13.5% of the respondents are Students.
	33.5% of the respondents are business person.
	36% of the respondents are employee.
	12.5% of the respondents are house wife.
	4 .5 % of the respondents others category.
Source of E-Banking services	19% of the respondents are personal visit.
	11.5% are comes under executives from the bank.
	3.5 % are comes under advertisements.
	40.5% respondents are friends/relatives.
	25.5% respondents are social media.
Usage of E-Banking services	93.5% of the respondents are frequently used.
	6.5 % respondents are not frequently used.

Most preferred product	23.5% of the respondents are using ATM.
	28.5% of the respondents are using mobile banking.
	28.5% of the respondents are using internet banking.
	4.5% of the respondents are using POS machine.
	14% of the respondents are using YONO application.
	1s% of the respondents are using CDM.
Demonstration based convenient	80% of the respondents are more convenient.
	20% of the respondents are not more convenient.
Branch Usage	53.5% of the respondents are frequently used.
	46.5 % of the respondents are not frequently used.
Customers major problems	8.5% of the respondents are faced time consuming.
	17.5 % of the respondents are faced insecurity.
	10.5% of the respondents are faced ATM out of order.
	15% of the respondents are faced amount debited but not withdrawn.
	15% of the respondents are faced password forgotten.
	2 .5% of the respondents are faced card misplaced.
	20 % of the respondents are faced all the above.
	11 % of the respondents are faced some other problems.

ANOVA analysis

Gender and customer attitude about on E-Banking services.	The value of 0.022 there is no significant difference between gender and customer attitude about on E-Banking services. Hence the hypothesis is accepted.

ANOVA analysis

Age group and customer attitude about on E-Banking services.	The value of 0.078 there is a significant difference between age group and customer attitude about on E-Banking services. Hence the hypothesis is rejected.

Regression Analysis

Relationship between the respondents, attitude credibility, easy of use, usefulness, self efficacy and intention to use towards E-Banking services.	The 'significant level of 0.000' there is significant relationship between the respondents, attitude credibility, easy of use, usefulness, self efficacy and intention to use towards E-Banking services. Hence the hypothesis is accepted.

Chi-Square Test

Relationship between age group and customer attitude towards E-Banking services.	The 'significant level of 0.174' there is significant relationship between age group of the respondents and customer attitude towards E-Banking services. Hence the hypothesis is rejected.

Chi-Square Test

Relationship between the respondents, age group and most preferred E-Banking services.	The 'significant level of 0.045' there is no significant relationship between age group of the respondents and most preferred E-Banking services. Hence the hypothesis is accepted.

5.2 SWOC ANALYSIS

SWOC Analysis

Strengths • Greater reach to customers • Quicker time to market • Customers are given access to information easily across any location • Greater customer loyalty • Quality customer service with personal attention • 24 hours account access	**Weaknesses** • Lack of knowledge is found regarding internet banking in employees of SBI. • Implementation of newer technology is little bit complicated. • Employees need training to obtain knowledge regarding I-banking. • Lack of awareness among the existing customers regarding internet banking.
Opportunities • Approximately 95% of customers are not using internet banking. • Core competency can be achieved in terms of banking if focus is made on awareness of internet banking • Can become 1st virtual bank of India. • Concentration of various services should be made using internet banking	**Challenges** • Maintaining Business Edge over competitors in the context of sameness in IT infrastructure • Multiple vendor support is necessary for working of highly complex technology • Maintaining secured IT infrastructure for business operations • Alternative must be there in case of failure of system

1.3 SUGGESTIONS

We can see the time is changing and we the passage of time people are accepting technology there is still a lot of perceptual blocking which hampers the growth it's the normal tendency of a human not to have changes work on the old track, that's also one of the reason for the slow acceptance of internet banking accounts.

- Personalized banking should be given a thrust as more and more banks are achieving in usual services.
- Covering up the towns in rural areas with ATMs so that the people in those area scan also avail better services.
- Give proper training to customers for using E-Banking.
- Create a trust in mind of customers towards security of their accounts.
- Provide a platform from where the customers can assess different accounts at a single time without extra charge and make their sites more users friendly.
- Customers should be motivated to use E-Banking facilities more.
- Concentration on particular age group as well as categorization according to the occupation can help acquire mere number of customers.

5.4 CONCLUSION

This study on **"Acceptance and adoption of E-Banking by Customers"** was undertaken in **State Bank of India, Palladam** branch.

The main objective of the study was to study the factors that affect the customer's attitude towards E-Banking services and also to investigate the most preferred E-Banking services by customers. This study also aimed to identify which age group and gender of customers are using different products of E-Banking. From the study conducted at SBI Bank, Palladam branch, it was found that the major factor that influenced the customers attitude towards E-Banking were all time availability, inexpensive, nearness and security. It was also found that the majority of the respondents are not using internet for banking transactions but use other types of E-Banking services to maximum extent.

The major problems encountered while using E-Banking facilities were identified ATM out of order, insecurity, card misplaced, amount debited but not withdrawn, password forgotten and some more. Suggestions were given so as to make E-Banking more friendly to customers and educate all its customers since banking customers come from all levels. It was also suggested that concentration could be given in creating awareness towards the E-Banking services.

Therefore the implementation of quality initiatives should begin with defining customer's need & preferences & their related quality dimensions. There is still a lot needed for the banking system to make reforms and train their customers for using internet for their banking account. In future, the availability of technology to ensure safely and privacy of e-transactions and the RBI guidelines on various aspects of internet banking will definitely help in rapid growth of internet banking in India.

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7. www.wealthhow.com

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ACCEPTANCE AND ADOPTION OF E - BANKING BY CUSTOMERS

QUESTIONNAIRE

Dear respondent,

We are Conducting a research study on E – Banking system. We request you to kindly fill in the questionnaire. We assure you that the data provided will be kept confidential and used only for academic purpose.

I. DEMOGRAPHIC DETAILS

1. **Name (optional)_____**

2. **Gender**

   ○ Male ○ Female

3. **Age Group**

   ○ 18- 22 years ○ Above 60 years

   ○ 23-60 years ○ Above 80 years

4. **Occupation**

   ○ Students ○ House Wife

   ○ Business Persons ○ Others (Specify)

   ○ Employees _____

II. E-Banking services related details:

5. **How did you get to know about E-Banking services of the bank?**

   ○ Personal Visit ○ Friends/Relatives

   ○ Executive from the bank ○ Social Media

   ○ Advertisements

6. **Are you using E- Banking services now?**

   ○ **Yes** ○ **No**

7. **Which of the following E-Banking services do you use? (Multiple options can be chosen)**

- ○ ATM
- ○ Mobile Banking
- ○ Internet Banking
- ○ POS Machine
- ○ YONO Application
- ○ CDM

8. **Whether the demonstration or guidelines provided by the E-Banking services in convenient?**

- ○ Yes
- ○ No

9. **Do you still visit our branches since you started using our E-Banking services?**

- ○ Yes
- ○ No

10. **What problems have you faced while using E-Banking services? (Multiple options can be chosen)**

- ○ Time consuming
- ○ Insecurity
- ○ ATM out of order
- ○ Amount debited but not withdrawn
- ○ Password forgotten
- ○ Card misplaced
- ○ Misuse of card
- ○ Others_____

III. PERCEIVED CREDIBILITY (Please tick)

On a scale of 1 to 5, indicate the extent to which you agree with the following statement is related to Perceived Credibility.

(Key: 5-Strongly Agree 4-Agree 3-Neutral 2-Disagree 1-Strongly Disagree)

S.No	FACTORS	(5)	(4)	(3)	(2)	(1)
i.	I trust the ability of E-banking services to protect my privacy.					
ii.	Using E-Banking services is financially secure.					
iii.	I am not worried about the security of E-banking services.					
iv.	Confidential information's are delivered safely from bank to customers.					
v.	I would find the E-banking services secure in my banking transactions.					

IV. PERCEIVED USEFULNESS

On a scale of 1 to 5, indicate the extent to which you agree with the following statement is related to Perceived usefulness. (Key: 5-Strongly Agree 4-Agree 3-Neutral 2-Disagree 1-Strongly Disagree)

S.No	Factors	(5)	(4)	(3)	(2)	(1)
i.	Using these E-banking services makes it easier to do my banking activities.					
ii.	E-banking services has critical role in supporting my banking transactions.					
iii.	I find these E-banking services are useful for my banking activities.					
iv.	Using these E-banking services are improves my performance of banking activities.					
v.	E-banking services are enables me to accomplish banking activities more quickly.					

V. PERCEIVED EASE OF USE

On a scale of 1 to 5, indicate the extent to which you agree with the following statement is related to Perceived ease of use. (Key: 5-Strongly Agree 4-Agree 3-Neutral 2-Disagree 1-Strongly Disagree)

S.No	FACTORS	(5)	(4)	(3)	(2)	(1)
i.	I find my interaction with the use of the E-banking services clear and understandable.					
ii.	It is easy for me to become skilful at the use of the E-banking services.					
iii.	I think it is easy to use E-banking services to accomplish my banking tasks.					
iv.	It is easy to remember how to use these E-banking services.					
v.	E-banking services make my access easier.					

VI. COMPUTER SELF - EFFICACY

On a scale of 1 to 5, indicate the extent to which you agree with the following statement is related to Computer Self-Efficacy. (Key: 5-Strongly Agree 4-Agree 3-Neutral 2-Disagree 1-Strongly Disagree)

S.No	Factors	(5)	(4)	(3)	(2)	(1)
i.	My banking transactions using the E-banking system, if I had only the system manuals for reference.					
ii.	I had seen someone else using it. Before trying it myself.					
iii.	I could call someone for help if I got stuck.					
iv.	I have generally received enough information about E-banking services.					
v.	Clear & simple guidance allow me to perform E-banking transactions easily.					

VII. ATTITUDE

On a scale of 1 to 5, indicate the extent to which you agree with the following statement is related to attitude.

(Key: 5-Strongly Agree 4-Agree 3-Neutral 2-Disagree 1-Strongly Disagree)

S.No	Factors	(5)	(4)	(3)	(2)	(1)
i.	I would feel that using E-banking services is pleasant.					
ii.	In my view, using E-banking services is a good idea.					

VII. BEHAVIORAL INTENTION TO USE

On a scale of 1 to 5, indicate the extent to which you agree with the following statement is related to behavioral intention to use. (Key: 5-Strongly Agree 4-Agree 3-Neutral 2-Disagree 1-Strongly Disagree)

S.No	Factors	(5)	(4)	(3)	(2)	(1)
i.	I would use E-banking services for my banking needs.					
ii.	I would see myself using the E-banking services for handling my tasks.					
iii.	I intend to increase my use of the E-banking services in the future.					
iv.	Assuming that I have access to the E-banking services, I intend to use it.					
v.	I will strongly recommend others to use the E-banking services.					

Thank you