

CONSUMER PERCEPTION TOWARDS THE COMPLEXITY AND RISK ASSOCIATED WITH INTERNET BANKING WITH REFERENCE TO DEWAS CITY

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ABSTRACT

E-banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. E-banking includes the systems that enable financial institution customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services through a public or private network, including the Internet. Bank provides a variety of products & the customers can utilize services to the customer, the various services offered by the banks only when they are aware of the services. This research paper is mainly focused on customer awareness about the Internet banking. It is submitted that in this qualitative exploratory research using questionnaire was applied. 72 respondents were selected for study after initial screening. They were all bank customers. The awareness of customers about the online services and their expectations from online banking activities in Indore are evaluated through a survey.

KEYWORDS

Internet Banking, E Banking, Banking Without Wall, Online Banking, Cyber Banking etc.

INTRODUCTION

Internet banking is the act of conducting financial intermediation on the Internet. It represents an electronic market place where customers can conduct their financial transactions virtually. It is different from Electronic banking (e-banking) with the latter being a higher level activity encompassing not only internet banking, but also Telephone banking, Automated Teller Machines (ATM), Wireless Application Protocol (WAP)-banking, and other electronic payment systems not operated through the Internet.

In developed countries, the popularity of internet banking as delivery channel for banking services has grown, replacing the branch-based model of banking and the manual service functions provided by employees (Cheng, Lam and Yeung, 2006). internet banking enables the users to perform various activities including: writing checks, paying bills, transferring funds, printing statements, and inquiring about account balances, from any location, provided there is Internet access (Hoppe, Newman and Muger, 2001; Frust, Lang and Nolle, 2000).

The benefits of internet banking to banks and customers are many. To the banks, internet banking lowers operating costs since it requires less staff and fewer physical branches; it promotes customer loyalty, and builds bank reputation among others (Chau and Lai, 2003; Tan and Teo, 2000). To the customers, internet banking saves time on physically visiting a branch; it is convenient since it enables one to transact without necessarily queuing or writing cheques; is access Internet Banking twenty-four hours a day, seven days a week; and it executes transactions almost immediately (Suganthi and Balachandran, 2001; Bradley and Stuart, 2002).

Because of its well documented benefits, banks are beginning to leverage the Internet as a means of providing financial services. This is crucial for long-term survival of banks in the world of electronic commerce (Burnham 1996), given that its market is projected to grow sharply in the coming years (Duclaux 1996; Liao et al. 1999).

LITERATURE REVIEW

El-Sherbini et al. (2007) investigated the customers' perspectives of internet banking, their perceived importance for it, usage patterns and problems rising on its utilization. The paper discussed the strategic implications of the research

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findings. Empirical data were gathered from bank customers in Kuwait to achieve the research objectives. All bank customers in Kuwait were considered as population of research interest. The results showed the perceived importance of internet banking services by customers, current and potential use of internet banking services in Kuwait and problems perceived by bank customers in using internet banking. The researchers' main hypothesis tested that top five services considered relative important in Kuwait banks were "Review account balance", "Obtain detailed transactions histories, "Open accounts", Pay bills" and Transfer funds between own accounts".

Eriksson et al. (2005) has studied the technology of internet banking in Estonia, an emerging east European economy. A quantitative study was selected to obtain data regarding the usage of and attitudes towards the internet as a banking channel. The results suggested that internet bank use increases, as customers perceive it as useful. Hence, a well-designed and easy to use internet bank may not be used if it is not perceived as useful.

Sathye (1999) analyzed the factors affecting the adoption of Internet banking by Australian consumers. His sample was from individual residents and business firms in Australia. The findings suggest that security concerns and lack of awareness about Internet banking and its benefits stand out as being the obstacles to the adoption of Internet banking in Australia. He also suggests some of the ways to address these impediments. Further, he suggests that delivery of financial services over the Internet should be a part of overall customer service and Internet Banking strategy.

Rotchanakitumnuai and Speece (2003) investigated why corporate customers do not accept Internet banking, which can assist banks to implement this self-service technology more efficiently. Many Thai banks are currently implementing Internet banking. Banks that offer service via this channel claim that it reduces costs and makes them more competitive.

Wang et al. (2003) was interested to identify the factors that determine acceptance of Internet banking by the users. 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 of Internet Banking.

According to Kolodinsky et al. (2004), Millions of Americans are currently using a variety of e-banking technologies and millions more are expected to come "online." However, millions of others have not or will not. Their paper explores factors that affect the adoption or intention to adopt three e-banking technologies and changes in these factors over time. Using a Federal Reserve Board commissioned data set, the paper finds that relative advantage, complexity/simplicity, risk tolerance, and product involvement are associated with adoption. Income, assets, education, gender and marital status, and age also affect adoption. Adoption changed over time, but the impacts of other factors on adoption have not changed.

RESEARCH METHODOLOGY

The research survey was answered by a mix group of people among the customers of the Banks. The survey was conducted through questionnaires to a group of people and only 25 respondents filled in our survey that focused on gathering information about awareness, usage of and expectations about the internet banking in Indore. In this study convenience-sampling method is used, thus the respondents were randomly selected.

Research Question

This study is aimed at finding out whether the respondents are aware about internet and banking services and whether they use their knowledge of hassle free banking or they are abided by habits customs and routines.

Research Design

Research design is the plan, structure and strategy of investigations conceived to obtain answers to research questions and to control variance. The research design constitutes the blue print for the collection, measurement and analysis of data. It aids the researcher in the allocation of his limited resources by posing crucial choices.

Sample Size

Sample sizes of 100 respondents were selected for this study.

The respondent profile who participated in the study is given below:

Table-1

	Internet banking Users	Percentage
Gender		
Male	46	64%
Female	26	36%
Education		
High School	2	3%
Bachelor	17	23%
Master	48	67%
Ph.D.	5	7%

Sources: Authors Compilation

Sampling Method

Simple random sampling has been effective for this study purpose.

Data Collection

Data will be collected from both primary and secondary sources of information.

Primary Source: All necessary information about the study has been collected from personal contact and discussion by using Questionnaire method.

Type of Data: Primary

Data Collection Method: Questionnaire

Secondary Sources: Data has been collected from both internal and external sources such as personal records, annual reports, published articles, websites, web links etc.

Data Analysis Technique: Qualitative

Data Analysis Tool: Pie chart

Hypothesis

Ho1: There is no significant difference between male and female customers towards Complexity of using Internet Banking.

Ho2: There is no significant difference between male and female customers towards risk of using Internet Banking.

Ho3: There is no significant difference between Graduates and post graduates customers towards Complexity of using Internet Banking.

Ho4: There is no significant difference between Graduates and post graduates customers towards risk of using Internet Banking.

Hypothesis 1

Hypothesis is accepted because sig. value is .268

Table-2: Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
complexity1	dimension1	Male	46	5.6522	1.26522
		Female	26	6.1538	1.28103

Sources: Authors Compilation

Table-3: Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
complexity1		F	Sig.	t	d.f.	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
	Equal Variances Assumed	.025	.875	-1.138	34	.263	-.50167	.44096	-1.39781	.39447
	Equal Variances not assumed			-1.134	24.773	.268	-.50167	.44253	-1.41350	.41016

Sources: Authors Compilation

Hypothesis 2

Hypothesis is accepted because sig. value is .710

Table-4: Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
PerceivedRisk	dimension1	Male	46	6.0435	1.87030
		Female	26	6.3077	2.28709

Sources: Authors Compilation

Table-5: Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
PerceivedRisk		F	Sig.	t	d.f.	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
	Equal Variances Assumed	1.869	.181	-.376	34	.710	-.26421	.70342	-1.69373	1.16531
	Equal Variances not assumed			-.355	21.139	.726	-.26421	.74462	-1.81211	1.28368

Sources: Authors Compilation

Hypothesis 3

Hypothesis is accepted because sig. value is .638

Table-6: Group Statistics

	EL	N	Mean	Std. Deviation	Std. Error Mean
complexity1	Bachelor	38	5.7368	1.14708	.26316
	Master	34	5.9412	1.43486	.34800

Sources: Authors Compilation

Table-7: Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
complexity1		F	Sig.	t	d.f.	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
	Equal Variances Assumed	.083	.775	-.474	34	.638	-.20433	.43084	-1.07991	.67124
	Equal Variances not assumed			-.468	30.628	.643	-.20433	.43630	-1.09462	.68595

Sources: Authors Compilation

Hypothesis 4

Hypothesis is accepted because sig. value is .824

Table-8: Group Statistics

	EL	N	Mean	Std. Deviation	Std. Error Mean
PerceivedRisk	Bachelor	38	6.2105	2.14939	.49310
	Master	34	6.0588	1.88648	.45754

Sources: Authors Compilation

Table-9: Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
PerceivedRisk		F	Sig.	t	d.f.	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
	Equal Variances Assumed	.291	.593	.224	34	.824	.15170	.67769	-1.22552	1.52893
	Equal Variances not assumed			.226	33.991	.823	.15170	.67268	-1.21535	1.51876

Sources: Authors Compilation

CONCLUSION

The present study covers the analysis in respect to adoption of Internet Banking. Study suggests that there is no significance difference between male and female perception towards the security and risk associated with internet banking. Study also suggests that there is no significance difference between graduates and postgraduates perception towards the security and risk associated with internet banking.

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