

**Proceedings of the
Two days - Virtual National Conference on
RECENT TRENDS IN BUSINESS
(RBT-1.0)**

22nd & 23rd Sep - 2021

**Chief Editors
Dr.C.S.Edhayavarman
Dr.A.Vanitha**



**Organised by
Research Department of Business Administration
ARUMUGAM PILLAI SEETHAI AMMAL COLLEGE
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Dr.C.S.Edhayavarman

Dr.A.Vanitha

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RECENT CHALLENGES IN ELECTRONIC BANKING -AN INVESTIGATIVE STUDY

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ABSTRACT

The development and the rising progress that is being experienced in the Information and Communication Technology have brought about a lot of changes in almost all aspects of life. In the Banking Industry, it has been in the form of E- banking, which is now changing the traditional banking practice. Net banking has a lot of income which add value to customers' satisfaction in terms of better quality of service offerings and at the same time enable the banks gain more competitive advantage over other competitors. In the present study, the analytical kind research designs have been administered. The study is grounded on primary data. Primary data has been intended from persons having account of Commercial Banks in Sivagangai District by filling up well structured questionnaire and through personal meeting with customer. It is originate that socio-economic variables of the customers have remarkable influence on their level of satisfaction with online banking services. It must be noted, however, that while E- banking provides many benefits to customers and banks, it also exacerbates traditional banking risks. Compared to developed countries, developing countries look many impediments that influence the victorious implementation of E- banking initiatives.

INTRODUCTION

The development and the rising progress that is being experienced in the Information and Communication Technology have brought about a lot of changes in almost all surfaces of life. In the Banking Business, it has been in the form of E- banking, which is nowadays replacing the traditional banking practice. Net banking has a lot of profit which add value to customers' satisfaction in terms of better quality of service offerings and at the identical time enable the banks gain more competitive advantage over other competitors. The banking industry has been enduring changes since the mid 2000s in the form of innovative use of information technology and development in electronic commerce .This development made E- banking stance as a warning to the traditional branch operations, despite the fact that electronic commerce is still rising and is speedily changing.

NEED OF THE STUDY

The Banking sectors have been uplifting the role of the customer to that of a key investor. Customers are viewed as a cluster by the banks and fulfillment of the customers with their business must be incorporated in intended planning efforts. Forward-looking banking institutions are finding value in frankly measuring and tracking satisfaction level of their customer as an important tactical success indicator to carry on in the market and achieve additional growth. There are growing evidences that placing a soaring priority on customer opinion is critical to achieve improved organizational recital apart from facing challenges from the competitors in a universal market place.

STATEMENT OF THE PROBLEM

The fulfillment among the banking customers is foremost important factors that play essential role in mounting the success of banks. The competence of banking sector depends upon how utmost it can bring services to the anticipation of its customers. Nevertheless, banks do not

accurately identify what the customers desire and what they expect from them. The customers' wants and anticipation can be ascertained only by means of their desire level with various services provided by the banks. Therefore, the customer gladness has been a subject of great interest to banks as well as to academic researchers as customers are most important stakeholders in today's commerce of banking institutions. Hence, the current study is undertaken to explore the customers' challenges and factors which are influencing to determine the customers' fulfillment as the study of this kind will give many implications to the relevant people in the banking industry and help them to devise appropriate policy to offer boosted services online to its customers. Hereafter, lot of problems and challenges faced by the users of E- Banking. This paper deliberates some E- Banking challenges in a Present economy.

OBJECTIVES OF THE STUDY

- The primary objective of the research paper is to know the customers facing the recent challenges in E- banking in Sivagangai District.
- To analyse the problems and the challenges in E- banking.

RESEARCH METHODOLOGY

In the present study, the analytical type research designs have been administered. The study is based on primary data. Primary data has been calculated from persons having account of Commercial Banks in Sivagangai District by filling up well structured questionnaire and through personal meeting with customer. Secondary data was collected from website of commercial banks magazine and journals.

SAMPLING PROCEDURE

In total, there are 83 branches of Commercial Banks in the District. From each branch 4 customers are identified with the help of the bank managers as the sample of the study. Out of the 332 sample customers only 315 were responded fully and returned the filled questionnaire. Thus, a total of 315 customers are the real sample of the present study. The applied sampling technique of the present study is convenience sampling method has been used for sampling procedures.

SUMMARY OF DATA ANALYSIS AND INTERPRETATION

Table .1
Results of Descriptive Analysis Showing the Status of
Customer Satisfaction with Online Banking Services

Online Banking Services	Me an	SD	95% CI		% Mea n	Opin ion
			Low er	Upp er		
E- Banking Services						
E- Banking Services with Error free, Secure transactions and All necessary information	3.57	0.71	3.41	3.57	69.99	Agre e
Attractive, Fast loading and Easy to Use Website	3.53	0.77	3.39	3.63	70.71	Agre e
Overall E- Banking Services	3.55	0.63	3.49	3.57	70.31	Agre e

Source: Primary Data processed with SPSS.

As given in the table 1 mean scores between 3.53 and 3.57 for two underlying factors as well as for overall E- banking services, it is assumed that the customers are satisfied with "Error free, secure transactions and All necessary information" and "Attractive, fast loading and Easy to Use Website" in E- banking service.

The 95 per cent confidence interval values (lower and upper bound values) have clearly shown that 95 per cent of the time the outcome would be as predicted above if study of similar kind is undertaken in current population. In sum, it is found that there is satisfaction with E-

banking services among customers of commercial banks and the above outcome would be 95 per cent of the time same if study of similar kind is undertaken in current population.

Table .2
Canonical Loadings of Online Banking Service Factors and
Demographic/Socio-Economic Variables with Significant Canonical Functions

Variables	Significant Canonical Function
	1
VARIABLES IN THE LEFT SET	
E- Banking Service Factors	
E- Banking Services with Error free, Secure transactions and All necessary information	0.7478
Attractive, Fast loading and Easy to Use Website	0.4257
Variance Extracted	0.2335
Redundancy	0.0131
VARIABLES IN THE RIGHT SET	
Demographic/socio-economic Variables	
Gender	0.6559
Age	-0.1784
Educational Status	0.7021
Occupation	-0.1440
Marital Status	0.3575
Family Income	-0.0188
Family Size	-0.0028
Variance Explained	0.1574
Redundancy	0.0089

Source: Primary Data processed with SPSS.

From the above table 2 loadings of the variables in the criterion and predictor set with respective canonical variate of the first canonical correlation function, it becomes apparent that the highly educated aged customers are satisfied more with “Error free, secure transactions and all necessary information” in E- banking service, and somewhat satisfied with “Attractive, fast loading and easy to use Website” in E- banking service.

FINDINGS

1. There is satisfaction among customers of public and private sector banks with E-banking services, viz., E- Banking Service with Error free, secure transactions and all necessary information and Attractive, Fast loading and Easy to Use Website.
2. It is found that socio-economic variables of the customers have noteworthy influence on their level of satisfaction with online banking services (ATM and E- Banking services).
3. It is found that the highly educated aged customers are satisfied more with “Error free, secure transactions and all necessary information” in E- Banking Service, just satisfied with “24x7 ATM service offering variety of transactions” and to some extent satisfied with “Attractive, fast loading and easy to use Website” in E- Banking Service.
4. The private bank customer groups have more satisfaction with “24x7 ATM service offering diversity of transactions” and “error free, secure transactions and all necessary information” in E- Banking Service and differ from public sector customer group in this regard.

SUGGESTIONS

1. Extemporize the quality of ATM machines to provide error free services and prompt services.
2. Occasionally delay in certain banking transaction is unavoidable due to unforeseen circumstances like server failure or power failure. In such case, the bank management should have effective communication with customers and inform them of the situation and try to make the customer feel comfortable with situation in order trigger to customers' positive attitude towards the bank.
3. Awareness must be shaped regarding E- banking services, new schemes must be introduced by the banks to attract and retain customers, improved and better quality of impressive advertisements which clearly brings out the motives of the bank and the services provided which will help retain customers and increase its brand image.
4. Customers' should acquire to operate cash less transaction through E- Banking and Mobile Banking.
5. Customers' who regularly use net banking services should periodically check the e-statement and look for any bugs.
6. Customers' should have awareness that not to reveal Username, Password, Pin number and OTP (One Time Password) to any others.

CONCLUSION

The banking commercial has been a chief in the e-business world in recent years. The E-banking revolution has basically changed the business of banking by scaling boundaries and bringing about innovative opportunities. In India also, it has muscularly wedged the strategic business considerations for banks by considerably cutting down costs of deliverance and transactions. It must be noted, however, that while E- banking provides many benefits to customers and banks, it also aggravates outdated banking risks. Compared to developed countries, developing countries look many impediments that influence the triumphant implementation of recent E- banking initiatives.

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