



**E-BANKING SERVICES UTILISATION  
PATTERN AMONG CUSTOMERS IN COIMBATORE CITY**

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**ABSTRACT**

Technology-based self-service has greatly changed the way service firms and consumers interact, and are raising a host of research and practice issues related to the delivery of e-service which has become increasingly important not only in determining the success or failure of electronic commerce, but also in providing consumers with a superior experience with respect to the interactive flow of information. This article attempted to draw an introspective analysis to identify the bank customers' level of perception on technology enabled banking services offered by public sector banks in Coimbatore city. A small sample of 60 banking customers were chose as respondents. Five public sector banks were chose as sample banks (State bank of India, Canara bank, Punjab national banks, Indian Bank and Indian Overseas bank) operating in Coimbatore city. The empirical result of the study reveals that 90.91 per cent of sample subjects have opined they operate their banking transaction mostly through internet banking, 75.94 per cent of respondents utilize mobile banking services, 53.21 per cent use phone banking services, 48.66 per cent of respondents' use ATM facility while 27.01 per cent of respondents use core banking facilities. Similarly, a majority of the bank customers' believe that debit/credit card services offered by public sector banks are highly beneficial to them, followed by services like internet banking, e-cheque and mobile banking services are advantageous to them.

**KEYWORDS**

E-banking, mobile banking, internet banking, e-cheque

**Introduction**

Technology has brought a complete paradigm shift in the functioning of banks and delivery of banking services. Gone are the days when every banking transaction required a visit to the bank branch. Today, most of the transactions can be done from the home and customers need not visit the bank branch for anything. Technology is no longer an enabler, but a business driver. Similarly, today more and more customers are moving out of the Branch Banking channel to other alternate delivery channels. Rapid penetration of Computers, high technology mobile phones and broadly available internet services provide on-line transaction and purchase options thereby increasing usage of technology banking. This conceptual discussion has motivated the author to conduct this study-banking customers' perception and utilisation pattern of e-banking services.

**Statement of Problem**

Technology-based self-service has greatly changed the way business firms and consumers interact with their bankers. Moreover, modern day consumers feel it both time consume costly and unsafe when dealing with branch banks. So they prefer to utilise more e-banking services like: internet banking, RTCGs services, core banking, mobile banking and ATM facilities. Technology based services offered by banks highly facilitate them to solve their banking financial problems without moving from their premises either office or home. But, so far, less literature, survey and empirical research work has been conducted in the past that has analysed the banking customers' perception and utilisation pattern of e-banking services. This study aims to focus on these issues.

**Objectives of the Study**

To study e-banking services utilization pattern among the banking customers in Coimbatore city.

To analyse the customers' perception towards e-banking services offered by their bankers.

**Research Methodology**

The Researcher has adopted convenience sampling techniques for collection of first-hand information on customers' level of perception towards technology (e-banking) services usage that is offered by the public sector banks in India. A small sample of 60 banking customers were chose as the respondents. Five public sector banks were chose as the sample banks (State bank of India, Canara bank, Punjab national banks, Indian Bank and Indian Overseas bank) operating in Coimbatore city.

**Results and Discussion**

Tremendous progress took place in the field of technology which has reduced the world to a global village and it has brought remarkable changes in the banking industry. From the empirical study it has been observed that majority i.e., 70.85 per cent of the e-banking customers' surveyed are male. It has been observed that 46.79 per cent of the public sector bank customers' are aged between 25-40 years and 35.03 per cent of respondents' were found to be Post Graduates.

**Services Utilization Pattern among the Banking Customers**

Electronic banking has different types of delivery channels: telephone, PC, mobile and the Internet. Moreover, Personal Computer allows customers to use all e-banking facilities at home without visiting the bank. It gives consumers a variety of services so they can move money between accounts, pay bills, check balances, and buy and sell mutual funds, securities and also submit electronic loan applications through PC Banking. A mobile banking service is the newest service in electronic banking. Customers can check their balance and make adjustments between accounts, account transactions, payments etc. Internet is the interconnection of computer communication networks which enable the customer to perform all the banking activities over the internet it is the latest wave in the information technology. The NET is changing everything, from the way trade and commerce is conducted and how information is distributed.

From the above empirical data analysis it has been inferred that, 90.91 per cent of sample subjects' in Coimbatore have opined that they operate their banking transaction mostly through internet banking, 75.94 per cent of respondents' are utilizing mobile banking services, 53.21 per cent of respondents' are using phone banking services, 48.66 per cent of respondents' are using ATM facility and 27.01 per cent of respondents' are using core banking facilities.

### Customers' Perception towards E-banking Services Offered by their Bankers

Most of the customers prefer e-banking for quickness. Customers can manage their banking affairs when they want, and they can enjoy more privacy while interacting with their bank. It has been claimed that Internet banking offers the customer more benefits at lower costs.

**TABLE: 1**  
**RESPONDENTS LEVEL OF PERCEPTION ON TECHNOLOGY ENABLED BANKING SERVICES OFFERED BY PUBLIC SECTOR BANK**

Variables	Sum	Mean	Percentage	Rank
RTGS (Real Time Gross Settlement)Service	248	4.14	82.80	5
E-Cheque Services	257	4.28	85.60	3
ATM facility services	236	3.94	78.80	6
Debit/Credit card services	264	4.40	88.00	1
Mobile Banking Services	252	4.20	84.00	4
Internet banking services	258	4.30	86.00	2

Source: Primary Data

From the above empirical data analysis it has been inferred that, majority of the bank customers' believe that debit/credit card services offered by public sector banks are highly beneficial to them, it is ranked in first place with the mean score of 4.40. Similarly, the respondents' have opined that the services like internet banking, e-cheque and mobile banking services are advantageous to them. These factors are ranked in second, third and fourth place with an average score of 4.30, 4.28 and 4.20, respectively. Subsequently it has been observed that the RTGS (real time gross settlement) service and ATM service offered by the public sector are useful to them. These variables are ranked in fifth and sixth place with the mean score of 4.14 and 3.94, correspondingly.

### Conclusion

Technology was introduced in banks originally to reduce costs but by dividing front and back office operations, technology can be targeted to enhance different functions offered by the banks. Clearly technology is a key differentiator in the performance of banks. The bank needs to understand this fact and frame their operational strategies for future success, i.e., profitability and retention of customers.

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