

## **CUSTOMER ATTITUDE TOWARDS INTERNET BANKING SERVICES AT BANKS IN MADURAI CITY**

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### **Introduction**

Internet banking means money transfer from one system to other system. Customer can use the devices like a computer/laptop or a mobile phone.

Internet banking provides more facilities to the customer. Internet banks are accessed via web browsers and mobile apps, providing customers to access with the internet. They often work with other banks and organizations to provide no-fee or low-fee ATM access for their customers.

### **Objectives**

1. To study the profile of the customers in public and private sector banks.
2. To study the internet banking system at the public sector and private sector banks in Madurai City.
3. To identify the customer attitude towards internet banking services.

### **Collection of Data**

The Researcher has collected data from primary data and secondary data.

### **Primary Data**

Primary data collected through an interview schedule to analyse the customer towards internet banking services at banks in Madurai city. The researcher has analysed major purpose of using the internet banking , devices of internet banking , utilize the electronic fund transfer, difficulty and suggestions for improving internet banking.

### **Secondary Data:**

The secondary data is collected from books and websites and so on.

### **Age Wise Classification of Respondents**

Age is one of the important components in handling the present situation.

**Table 1.1 Age wise classification of respondents**

S. no	AGE	No. of Respondents	Percentage to total
1.	Below 25 years	40	33.33
2.	26 – 35 years	28	23.33
3.	36 – 50 years	45	37.50
4.	51 – 60 years	5	4.17
5.	Above 60 years	2	1.67
	<b>Total</b>	<b>120</b>	<b>100</b>

**Source:** Primary data

Table 1.1 presents the distribution of the customers according to their age. It shows the majority of the customer age 36 – 50 years.

### **Educational Qualification of the Respondents**

The researcher has classified the respondents into various groups as professionals ,post graduates, graduate and school. The number of respondents in each group is presented in Table 1.2.

**Table 1.2 Educational Qualifications of the Respondents**

S. No.	Educational Qualification	No. of Respondents	Percentage to total
1.	School	32	26.67
2.	Graduate	46	38.33
3.	Post Graduate	33	27.5
4.	Professional	9	7.5
	<b>Total</b>	<b>120</b>	<b>100</b>

**Source:** Primary data

From the table 1.2. It has been inferred that out of 120 sample respondents, Majority of 46 respondents (38.33%) have graduate level of education.

### **Monthly Income of the Respondents**

Income is an important factor required for human beings. Hence, the sample customers are categorised into various group based upon their income.

**Table 1.3 Monthly income of the Respondents**

S. No.	Monthly Income	No. of Respondents	Percentage to Total
1.	Below Rs.5000	24	20
2.	Rs.5001 -10000	18	15
3.	Rs.10001 - 15000	37	30.83
4.	Rs.15001 - 25000	22	18.33
5.	Above 25000	19	15.84
	<b>Total</b>	<b>120</b>	<b>100</b>

**Source:** Primary data

Table 1.3 elucidates that 30.83 of the maximum respondent income of Rs.10001–15000 per month.

### Occupation of the Respondents

The researcher has also classified the respondents into professional, business men in government service, in private service, self-employed and un employed. The number of respondents in each group is explicated in Table 1.4.

**Table 1.4 Occupation of the Respondents**

S. No.	Occupation of the Respondents	No. of Respondents	Percentage of Total
1.	Unemployed	19	15.83
2.	Businessmen	29	24.17
3.	Government service	8	6.67
4.	Private service	43	35.83
5.	Self – employed	21	17.5
	<b>Total</b>	<b>120</b>	<b>100</b>

**Source:** Primary Data

Table 1.4 represents that among the total 120 respondents, 35.83 per cent are in private service, 24.17 per cent are businessmen, 17.5 per cent are self-employed, 15.83 per cent are unemployed, 6.67 per cent are in government service.

### Type of Bank

The researcher analysis, two types of bank customers. Public bank and Private bank.

**Table 1.5 Type of Bank**

Serial No.	Bank	No of Respondent	Percentage to total
1.	Nationalised bank	88	73.33
2.	Private bank	32	26.67
	<b>Total</b>	<b>120</b>	<b>100</b>

**Source:** Primary Data

It is seen in Table 1.5 that out of 120 respondents , a maximum of 88 (73.33%) respondents are followed by Nationalised banks. 32(26.67%) respondents are followed by Private banks.

### Period of Keeping Account

Table 1.6 exhibits the period of keeping account classification of the customers in Madurai city.

**Table 1.6 Period of Keeping Account**

S. No.	Keeping Period in Account	No. of Respondent	Percentage to total
1.	Less than 6 months	9	7.5
2.	6-12 months	24	20
3.	1-5 Years	39	32.5
4.	More than 5 Years	48	40
	<b>Total</b>	<b>120</b>	<b>100</b>

**Source:** Primary data

Table 1.6 shows, a maximum of 40% customer keeping account for more than 5 years. 32.5 % of customer keeping account for 1-5 years.

### Utilize the Electronic Fund Transfer

Table 1.7 shows the customer utilize the Electronic Fund.

**Table 1.7 Utilize the Electronic Fund Transfer**

S. No.	Utilize the Electronic fund transfer	No of Respondent	Percentage to total
1.	Yes	110	91.67
2.	No	10	8.33
	<b>Total</b>	<b>120</b>	<b>100</b>

**Source:** Primary data.

The maximum respondents (91.67%) use the Electronic Fund Transfer. 8.33% respondents do not use the Electronic Fund Transfer.

### Reason for Transaction in Electronic Fund Transfer

There are some factor influenced the transaction in EFT. Table 1.8 presents, reasons for transaction Electronic Fund Transfer.

**Table 1.8 Mode of transaction in Electronic Fund Transfer**

S. No.	Reason for transaction EFT	No of Respondent	Percentage to total
1.	To transfer between same bank account	68	61.82
2.	To transfer between different bank account	34	30.91
3.	To transfer between third party account	8	7.27
	<b>Total</b>	<b>110</b>	<b>100</b>

**Source:** Primary data.

Above Table 1.8 presents, the respondents have been using the main mode in the transfer through same bank account if (61.82) percentage of the respondent, (30.91) percentage of respondent transfer through different bank account, (7.27) percentage of respondent transfer through the third party account.

### Difficulties in Internet Banking

The researcher analysis the maximum respondents difficulty in using internet banking.

**Table 1.9 Difficulties in Internet Banking**

S. No	Difficulty of Internet bank	No. of Respondent	Percentage of total
1.	Yes	104	86.67
2.	No	16	13.33
	Total	120	100

**Source:** Primary data.

The table 1.9 shows 86.67 percent respondents face the difficulty in using internet banking. 13.33% respondents feel comfortable in using internet banking.

### Reasons of Difficulty in using Internet Banking

There are various kinds of problems in Internet banking. Regularly customers face various type of problems in using internet banking.

**Table 1.10 Reasons of Difficulty in using Internet Bank**

S. No	Reasons of Problem	No. of Respondent	Percentage of Total
1.	Network failure	61	58.65
2.	Error in operation	30	28.85
3.	No authenticate records	13	12.5
	<b>Total</b>	<b>104</b>	<b>100</b>

**Source:** Primary data.

The table 1.10 presents the maximum respondents face the Network failure (58.65%). The respondents feel the main problems of network failure. The respondents face the error in operation (28.85%). The respondents face no authenticate records (12.5%).

### The Bank to Rectify the Grievances

The bank takes many ways to rectify the grievances of their customer.

**Table 1.11 The Steps Taken by the Bank to Rectify Grievances**

S. No.	Particulars	No. of Respondent	Percentage to total
1.	Immediate response and proper care taken	57	47.5
2.	Compensation paid	13	10.83
3.	Apologies given	14	11.67
4.	Giving toll free number for any help	36	30
	Total	120	100

**Source:** Primary data.

The table 1.11 indicates that 47.5% respondents feel immediate response and proper care taken and 30% respondents feel giving toll free number for any help.

### Over All Opinion about Internet Banking Services

**Table 1.12 Over all Opinion about Internet Banking Services**

S. No.	Particular	Strongly Disagree	Disagree	Neither agree/Nor Disagree	Agree	Strongly Agree
1.	Accurate information	21 (17.5%)	11 (9.17)	4 (3.33%)	30 (25%)	54 (45%)
2.	Proper functioning of web pages	7 (5.83)	20 (16.67)	21 (17.5)	56 (46.67)	16 (13.33)
3.	Easy understanding of web contents	9 (7.5)	10 (8.33)	58 (48.33)	27 (22.5)	16 (13.34)
4.	Problems free link	8 (6.67)	21 (17.5)	16 (13.33)	55 (45.83)	20 (16.67)
5.	Use of updated technology	18 (15)	16 (13.33)	28 (23.33)	20 (16.67)	38 (31.67)
6.	Use of updated technology	9 (7.5)	14 (11.67)	12 (10)	60 (50)	25 (20.83)
7.	Easy approach with bank	11 (9.17)	5 (4.17)	35 (29.17)	38 (31.66)	31 (25.83)
8.	Simple language of website	7 (5.83)	12 (10)	23 (19.17)	46 (38.33)	32 (26.67)
9.	Financial security and confidentiality	10 (8.34)	12 (10)	25 (20.83)	42 (35)	31 (25.83)
10.	Right services at the first time	10 (8.33)	7 (5.83)	15 (12.5)	46 (38.34)	42 (35)
	<b>Total (%)</b>	<b>9</b>	<b>11</b>	<b>20</b>	<b>35</b>	<b>25</b>

**Source:** Primary data.

From the table 1.12 it is inferred that nearly 35% of respondents are of the opinion that Agree the overall opinion about internet banking. 25% of the respondents are of the opinion that Strongly Agree the over all opinion about internet banking. 20%

of the respondents are of the opinion that Neither Agree / Nor Disagree the over all opinion about internet banking. 11% of the respondents are of the opinion that Disagree the over all opinion about internet banking. 9% of the respondents are of the opinion that Strongly Disagree the over all opinion about internet banking.

### **Suggestions**

1. Network speed should be increased.
2. Number of password access should be increased more than three times per day.
3. Security code should be protected from hackers.
4. The banks should inform the customers about the advantages and merits of mobile banking services.
5. Yearly service charges must be reduced.

### **Conclusion**

Mobile banking service is the best service than the other services in the banks. By using android mobile phone users can get the services in no time. They can also save their time. Within a minute the customer can complete his transaction successfully with the help of Mobile Banking services.

### **Reference Books**

1. Yasodha Duada, A. Solucis Santhapparaj, Murali Raman and David Asirvatham, journal of Internet Banking and commerce, 2007.
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3. <http://en.m.wikipedia.org>.