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## A Study on E-Banking Services: Perceptions of Select Customers

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### **Abstract:**

*The introduction of new technology has been changing the attire of banking. A new technological revolution is leading the world to the integrated phenomenon of information age, thought growth and expansion of internet.*

*The development and the increasing progress that is being experienced in the Information and Communication Technology have brought about a lot of changes in almost all facets of life. Information technology has taken place in the future development of financial services, banking sector transition is affected more than any other financial provider groups. Increased use of mobile services and use of internet as a new distribution channel for banking transactions and international trading requires more attention towards e-banking security against fraudulent activities. In the Banking Industry, it has been in the form of online banking, which is now replacing the traditional banking practice. Online banking has a lot of benefits 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. This paper discusses about perceptions of select customers of e-banking in an emerging economy.*

**Keywords:** E- Banking, Information Technology, Customer Satisfaction

### **1. Introduction**

Information Technology has become a necessary tool in today's organizations. Banks today operate in a highly globalized, liberalized, privatized and a competitive environment. In order to survive in this environment banks have to use Information Technology (IT). IT has introduced new business paradigm which is increasingly playing a significant role in improving the services in the banking industry. The economy of most developing countries is cash driven; meaning that monetary transactions are basically made through the exchange of bank notes and coins for goods and services. However, this trend is now giving way to a modern and sophisticated payment system where the currency and notes are converted to data, which are in turn transmitted through the telephone lines and satellite transponders. This is as a result of rapid technological progress and development in the financial market (Ozuru et al. 2010; Johnson, 2005). There is faster delivery of information from the customer and service provider, thus differentiating Internet enabled electronic banking system from the traditional banking operation (Singhal and Padhmanabhan, 2008; Salawu et al. 2007). This transfer process makes money to be carried in information storage medium such as cheques, credit cards, and electronic means than its pure cash form. E-banking has thus become important channel to sell Products and Services; leading to a paradigm shift in marketing practices, resulting in high performance in the banking industry (Christopher et al. 2006; Brodie et al 2007; Singhal and Padhmanabhan, 2008). The banking industry has been undergoing changes since the mid 1990s, in the form of innovative use of information technology and development in electronic commerce (Kalakota and Whinston, 1996). This development made e-banking pose as a threat to the traditional branch operations, despite the fact that electronic commerce is still developing and is rapidly changing (Harris and Spence, 2002; Turbin et al. 2002). According to Ozuru et al. (2010) "The importance of electronic payment system in any country can never be over emphasized due to the dramatic transformation in technology advancements that is being experienced by the global financial industry".

### **2. What is E-banking?**

In simple words e-banking implies provision of banking products and services through electronic delivery services. Electronic banking has been around for quite some time in the form of automatic teller machines (ATMs) and telephone transactions. In more recent times, it has been transformed by the internet – a new delivery services that has facilitated banking transactions for both customers and banks.

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 is still in the transitional stage. E-banking has broken the barriers of branch banking. What is e-banking is explained in the chart given below.

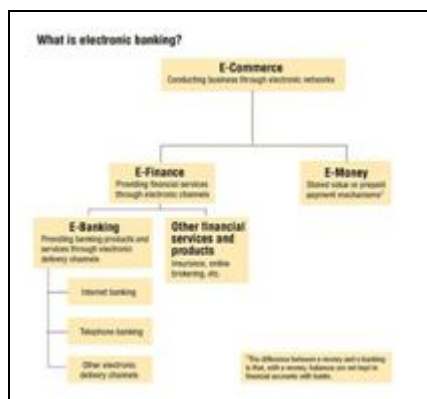


Figure 1

Source: Finance & development a quarterly magazine of the IMF September, 2002 Volume 39, Number 3

### 3. Why E-Banking?

Electronic banking is a system where banking services are provided electronically to Bank customers and it has changed the way banking business is done. E-Banking, means delivering of banking service, through the use of electronic channels like Computers, Mobiles, ATMs, Television and other Electronic devices. There are not many inventions that have changed the business of banking as quickly as the e-banking revolution. World over banks are reorienting their business strategies towards new opportunities offered by e-banking. Due to the absolute transparency of the market, clients (both business as well as retail) can compare the services of various banks more easily. For instance, on the internet, competitors are only one click away. If clients are not happy with the products, prices or services offered by a particular bank, they are able to change their banking partner much more easily than in the physical or real bank-client relationship. From the banks' point of view, use of the internet has significantly reduced the physical costs of banking operations. As discussed by Turner (2001), progress in information technology has slashed the costs of processing information, while the internet has facilitated its transmission, thus facilitating change in the very essence of the banking business. Around the world, electronic banking services, whether delivered online or through other mechanisms, have spread quickly in recent years.

### 4. Review of Literature

Internet banking, however, is now used as the term for new age banking system (Singhal and Padhmanbhan, (2008). Internet banking is defined as the use of the Internet to deliver banking activities such as funds transfer, paying bills, viewing current and savings account balance, paying mortgages and purchasing financial instruments and certificates of deposits (Singhal and Padhmanbhan, 2008; Ahasanul et al, 2009). Internet banking is also called Online banking, e-payment and e-banking (Ozuru et al, 2010; Singhal and Padhmanbhan, 2008; Beer, 2006; Jun and Cai, 2001; IAMA, 2006). E-payment is described as a means whereby banking businesses are transacted through automated processes and electronic devices such as personal computers, telephones, and fax machines, Internet card payments and other electronic channels (Turban et al, 2006; Ozuru et al, 2010). The electronic communications used in Internet banking includes: Internet, e-mail, e-books, data base and mobile phones (Chaffey et al, 2006). Cell phone banking apart from Internet banking is considered the way of the future (Fisher – French, 2007; Masocha et al, 2011). In the recent time, the development in technology has affected business organizations in several ways, most

Interne Banking- Benefits and Challenges in an Emerging Economy 21 especially in term of management and control; marketing and research; operations and decision making. It is therefore, the vogue that every organization wants to tap the benefits accrue from technology development. In other word, most organizations find means of enjoying the advantages encapsulated in the new technologies (Larpsiri and Speece, 2004; Durkin and Howcroft, 2003; Masocha et al, 2011). There was reduction of cost through substantial improvement in efficiency by business organizations. This resulted in banks diverting their focus towards extensive computerization and electronic operations (Masocha et al, 2011). The electronic delivery of banking service has become ideal for banks in meeting customers' expectations and building close customer relationship (Ching, 2008; Lamb et al, 2002). It is therefore, no doubt that e-banking will definitely overwhelm traditional banking in the near future; since more developing nations seem to direct their focus on building up their infrastructure with specific attention on e-banking, e-commerce and e-learning (Kamel, 2005; Masocha et al, 2011). Internet banking started with simple functions such as real time access to information about interest rate, checking account balances and computing loan eligibility. However, these services have graduated to online bill payment, transfer of funds between accounts and cash management services for corporate organizations and individuals (Khan et al, 2009; Singhal and Padhmanbhan, 2008). The development experienced in Internet and other global online networks have thus created new commercial opportunities for e-commerce and creation of completely new sets of global and national trading relationships. This consequently, led

to the perception that e-banking and e-commerce are now an inevitable aspect of financial services (Harris and Spencer, 2002). The use of e-banking has brought many benefits amongst which include: there are no barrier limitations; it is convenient; services are offered at minimal cost; it has transformed traditional practices in banking; the only way to stay connected to the customers at any place and any time is through internet applications; it results in high performance in the banking industry through faster delivery of information from the customer and service provider; customers prefer the use of e-banking because it saves time; it makes possible the use of innovative product or service at a low transaction fees and it encourages queue management which is one of the important dimensions of e-banking service quality (Gonzalez et al, 2008; Singhal and Padhmanbhan, 2008; Brodie et al, 2007; Williamson, 2006; Beer, 2006; Cooper, 1997; IAMAI's, 2006 and Joseph et al, 1999).

### 5. Objectives of the Study

- To examine the various E- Banking facilities provided by the banks.
- To understand the level of awareness of E- Banking facility by the customers.
- To evaluate the perception of the level of satisfaction among the customers with regards to E- Banking facilities.

### 6. Research Methodology

The primary source of the information in this research study is the primary data. The available information on internet regarding the E: Banking has been extensively used to complete this paper. All the available Journals Articles, papers provided necessary information to the group to finalize this paper.

#### 6.1. 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 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 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 to 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 is provided 24 hours a day, 7 days a week and 52 weeks a year.

### 7. Survey Analysis

In order to understand and examine the awareness and satisfaction of customers with respect to e-banking services a structured questionnaire was executed to 150 respondents out of which 129 only have responded. Collected data was analyzed with the help of SPSS package. Percentages and Chi square test were used for testing the hypothesis. The sample consisted of 42 male and 87 female respondents. The study is undertaken with an hypothesis that there is no relationship between the gender of the respondent and the perceptions with regards to e-banking services. Chi-square test is executed and at 5% level of significance the hypothesis is accepted or rejected.

### 7.1. Gender vs. Opinion on e-banking as a delivery system

From the table below it is clear that 20.2% of the respondents felt the e-banking is vital as a delivery system and more than half of the respondents' i.e.50.2% have opined that e-banking is essential as a delivery system.

From Chi-Square test value at 5% level of significance, since the value is greater than 05 it is clear that there is a relationship between gender and the opinion on e-banking as a delivery system.

Gender/Opinion	Vital	Essential	Desirable	Can't say	Total
Male	7	24	6	5	42
%	5.4	18.6	4.7	3.9	32.6
Female	19	44	18	6	87
%	14.7	34.1	14	4.7	67.4
Total	26	68	24	11	129
	20.2	52.8	18.6	8.6	100
<b>Chi-Square Test: .662</b>					

Table 1: Gender vs. Opinion on e-banking as a delivery system  
Source: Primary Data

### 7.2. Gender vs. Awareness on e-banking as a delivery system

From the analysis it is clear that 100% of the respondents are aware of the e-banking system and more than three fourth of the respondents' (i.e. 86.2%) are using ATM facilities and have opined that e-banking is essential as a delivery system. Interestingly we find more of women respondents using ATMs From Chi-Square test value at 5% level of significance, since the value is greater than .05 it is clear that there is no relationship between gender and the awareness on e-banking as a delivery system.

Gender/Opinion	ATM	Cannot say exactly	Internet banking	Mobile/ phone banking	total
Male	35	1	3	3	3.2%
%	27.1%	.8	2.4%	2.4%	3.2%
Female	77	4	1	1	87
%	59.7%	3.1%	.8%	.8%	67.4%
Total	112	5	4	4	129
	86.8%	3.9%	3.2%	3.2%	100
<b>Chi-Square Test: .0806</b>					

Table 2: Gender vs. Awareness on e-banking as a delivery system  
Source: Primary Data

### 7.3. Gender vs. Aailed on e-banking as a delivery system

From the analysis it is clear that 100% of the respondents are aware of the e-banking system and more than half of the respondents' (i.e. 60.5%) are using ATM facilities and have opined that e-banking is essential as a delivery system. Interestingly we find more of women respondents using ATMs.

From Chi-Square test value at 5% level of significance, since the value is greater than .05 it is clear that there is no relationship between gender and the aailed facility on e-banking as a delivery system

Gender/Opinion	ATM	Internet banking	Mobile banking	phone banking	total
Male	33	4	4	1	42
%	25.6%	3.1%	3.1%	.8%	32.6%
Female	78	8	1	0	87
%	60.5%	6.2%	.8%	0%	32.6%
Total	111	12	5	1	129
	60.5%	9.3%	3.9%	.8%	100
Chi-Square Test: .099					

Table 3: Gender vs. Aailed on e-banking as a delivery system  
Source: Primary Data

7.4. Gender vs. Using e-banking as a delivery system

From the analysis it is clear that 100% of the respondents are aware of the e-banking system and it is clear that 19.4% of the respondents using the e-banking as a delivery system for more than 5 years and more than 20.9% of the respondents' have used less than 1 year that e-banking is essential as a delivery system. Interestingly we find more of women respondents using ATMs. From Chi-Square test value at 5% level of significance, since the value is greater than .05 it is clear that there is no relationship between gender and the opinion of using facility on e-banking as a delivery system

Gender/Opinion	Less than 1year	1-3 years	3-5 years	More than 5 years	Total
Male	5	16	8	13	42
%	3.9%	6.2	6.2%	10.1%	32.6%
Female	22	39	12	12	87
%	17.1%	30.3%	9.3%	9.3%	32.6%
Total	27	55	20	25	129
	20.9%	42.7%	15.5%	19.4%	100
Chi-Square Test: .662					

Table 4: Gender vs. Using e-banking as a delivery system  
Source: Primary Data

7.5. Gender vs. ATM facility on e-banking as a delivery system

From the analysis it is clear that 100% of the respondents are aware of the e-banking stem and from the table it is clear that 96.9% of the respondents using ATM for with drawal of cash felt the e-banking is vital as a delivery system and 3.1% were using these services for checking Account balance.. From Chi-Square test value at 5% level of significance, since the value is greater than .05 it is clear that there is no relationship between gender and the ATM facility on e-banking as a delivery system.

Gender/Opinion	Withdraw of cash	Check Account balance	Total
Male	40	2	42
%	31.0%	1.6%	100.0%
Female	85	2	87
%	65.9%	1.6%	100.0%
Total	125	4	129
	96.9%	3.1%	100.0%
Chi-Square Test: .449			

Table 5: Gender vs. ATM facility on e-banking as a delivery system  
Source: Primary Data

7.6. Gender vs. Using of ATM on e-banking as a delivery system

From the analysis it is clear that 100% of the respondents are aware of the e-banking system and from the table it is clear that 32.6% of the respondents were using ATM facility more than 5 years felt the e-banking is vital as a delivery system .From Chi-Square test value at 5% level of significance, since the value is greater than .05 it is clear that there is no relationship between gender and the Usage of ATM On e-banking as a delivery system

Gender/Opinion	Less than 1 year	1-3 years	3-5 years	More than 5 years	Total
Male	2	12	6	19	42
%	1.6%	9.4%	4.7%	14.7%	32.6%
Female	9	36	14	23	87
%	7.0%	27.9%	10.9%	17.8%	67.4%
Total	11	48	20	42	129
	8.5%	37.2%	15.5%	32.6%	100
Chi-Square Test:.334					

Table 6: Gender vs. Using of ATM on e-banking as a delivery system  
Source: Primary Data

7.7. Gender vs. website/Internet banking on e-banking as a delivery system

From the analysis it is clear that 100% of the respondents are aware of the e-banking system and from the table it is clear that 48.8% of the respondents are using Internet banking to check account balance. Interestingly we find more of women respondents using Internet banking to check account balance.

From Chi-Square test value at 5% level of significance, since the value is greater than .05 it is clear that there is no relationship between gender and the Internet banking on e-banking as a delivery system.

Gender/Opinion	Know bank products advertised	Check my account balance/opening	Transfer of funds/order or stop payments	Check bank statement/change password	Total
Male	12	25	3	2	42
%	9.3%	19.4%	2.3%	1.6%	32.6%
Female	20	39	15	13	87
%	15.5%	30.2%	18.8%	10.1%	67.4%
Total	32	64	18	15	129
	24.8%	49.6%	21.2%	18.9%	100
Chi-Square Test:.094					

Table 7: Gender vs. website/Internet banking on e-banking as a delivery system  
Source: Primary Data

7.8. Gender vs. Using Website/Internet banking on e-banking as a delivery system

From the analysis it is clear that 100% of the respondents are aware of the e-banking system and from the table it is clear that 10.9% of the respondents are using for more than 5 years and more than 28% of the **banking as a delivery system**

From the analysis it is clear that 100% of the respondents are aware of the e-banking system and from the table it is clear that 66.7% of the respondents felt that mobile banking is used for Balance enquiry

From Chi-Square test value at 5% level of significance, since the value is greater than .05 it is clear that there is no relationship between gender and the mobile banking on e-banking as a delivery system.



Gender/ Opinion	Less than 1 year	1-3 years	3-5 years	More than 5 years	Total
Male	8	17	10	7	42
%	6.2%	13.2%	7.8%	5.4%	32.6%
Female	28	42	10	7	87
%	21.4%	32.6%	7.8%	5.4%	67.4%
Total	36	59	20	14	129
	28%	45.7%	15.5 %	10.9%	100
Chi-Square Test: .249					

Table 8: Gender vs. . Using Web site/Internet banking on e-banking as a delivery system  
Source: Primary Data

7.9. Gender vs. Using Mobile banking on e-banking as a delivery system.

From the analysis it is clear that 100% of the respondents are aware of the e-banking system and from the table it is clear that 33.3% of the respondents felt that mobile banking- is vital as a delivery system and more than 33.3% have strongly agree that e-banking is essential as a delivery system.

From Chi-Square test value at 5% level of significance, since the value is greater than .05 it is clear that there is no relationship between gender and the Mobile banking on e-banking as a delivery system.

Gender/ Opinion	Strongly Agree	Agree	Neutral	Disagree	Total
Male	14	17	9	2	42
%	10.9%	13.2%	7.0%	1.6%	32.6%
Female	29	39	17	2	87
%	22.5%	65.4%	13.2%	1.6%	67.4%
Total	43	56	26	3	129
	33.3%	100.0%	20.2%	3.1%	100
Chi-Square Test: .691					

Table 9: Gender vs. Mobile banking on e-banking as a delivery system  
Source: Primary Data

7.10. Gender vs. Mobile banking on e-banking as a delivery system

From the analysis it is clear that 100% of the respondents are aware of the e-banking system and from the table it is clear that 66.7% of the respondents felt that mobile banking is used for Balance enquiry –

From Chi-Square test value at 5% level of significance, since the value is greater than .05 it is clear that there is no relationship between gender and the mobile banking on e-banking as a delivery system

Gender/ Opinion	Balance enquiry	Requesting cheque /bank statement	Know transactions/ payments of bills	Stop payment of cheques	Total
Male	29	4	8	1	42
%	22.5%	3.1%	6.3%	.8%	32.6%
Female	57	4	25	1	87
%	44.2%	3.2%	19.4%	.8%	
Total	86	8	33	2	129
	66.7%	6.2%	25.6%	1.6%	100%
Chi-Square Test: .269					

Table 10: Gender vs. Mobile banking on e-banking as a delivery system  
Source: Primary Data

### 7.11. Gender vs. Using Mobile banking on e-banking as a delivery system

From the analysis it is clear that 100% of the respondents are aware of the e-banking system and from the table it is clear that 34.9% of the respondents are using mobile banking for less than one year that e-banking is essential as a delivery system.

From Chi-Square test value at 5% level of significance, since the value is greater than .05 it is clear that there is no relationship between gender and the Mobile banking on e-banking as a delivery system

Gender/ Opinion	Less than 1 year	1-3 years	3-5 years	More than 5 years	Total
Male	8	19	10	5	42
%	6.2%	14.8%	7.8%	3.9%	32.6%
Female	37	31	14	5	87
%	28.7	24%	10.9%	3.9%	67.4%
Total	45	50	24	10	129
	34.9%	38.8%	18.7%	7.8%	100
Chi-Square Test:.132					

Table 11: Gender vs. Using Mobile banking on e-banking as a delivery system  
Source: Primary Data

### 7.12. Gender vs. using telephone banking on e-banking as a delivery system:

From the analysis it is clear that 100% of the respondents are aware of the e-banking system and from the table it is clear that 59.7% of the respondents using telephone banking for Balance enquiry. From Chi-S since the value is greater than .05 it is clear that there is no relationship between gender and the using telephone banking on e-banking as a delivery system.

Gender/ Opinion	Balance enquiry	Requesting cheque /bank statement	Know few transaction s/ payments of bills	Stop payment of cheques	Total
Male	30	2	9	1	42
%	23.3%	1.6%	7%	.8%	32.6%
Female	47	10	25	5	87
%	36.4%	7.7%	19.4%	3.9%	67.4%
Total	77	14	34	6	129
	59.7%	10.9%	26.4%	4.7%	100%
Chi-Square Test:.301					

Table 12: Gender vs. using telephone banking on e-banking as a delivery system  
Source: Primary Data

### 7.13. Gender vs. Using Web site/Internet banking on e-banking as a delivery system

From the analysis it is clear that 100% of the respondents are aware of the e-banking system and from the table it is clear that 34.1% of the respondents are Using Web site/Internet banking Less than 1 year.

From Chi-Square test value at 5% level of significance, since the value is greater than .05 it is clear that there is no relationship between gender and the Using Web site/Internet banking on e-banking as a delivery system.

Gender/ Opinion	Less than 1 year	1-3 years	3-5 years	More than 5 years	Total
Male	5	24	8	5	42
%	3.9%	18.6%	6.2%	3.9%	32.6%
Female	39	37	6	5	87
%	30.2%	28.7%	4.7%	3.9%	67.4%
Total	44	61	14	10	129
	34.1%	47.3%	10.8%	7.8%	100
Chi-Square Test:.007					

Table 13: Gender vs. Using Web site/Internet banking on e-banking as a delivery system  
Source: Primary Data



#### 7.14. Gender vs. Using Branch (face to face) banking on e-banking as a delivery system`

From the analysis it is clear that 100% of the respondents are aware of the e-banking system and from the table it is clear that 56.6% of the respondents are using Branch (face to face) banking felt the e-banking is vital as a delivery system. From Chi-Square test value at 5% level of significance, since the value is greater than .05 it is clear that there is no relationship between gender and the o Branch (face to face) banking on e-banking as a delivery system.

Gender/ Opinion	Balance enquiry	Requesting cheque book/Bank statement	Know few transactions/ payments of bills	Stop payment of cheques	Total
Male	26	8	6	2	42
%	20.2%	6.2%	4.7%	1.6%	32.6%
Female	47	18	20	2	87
%	36.4%	14%	15.5%	1.6%	67.4%
Total	73	26	26	4	129
	56.6%	20.2%	20.2%	3.1%	100
Chi-Square Test:.302					

Table 14: Gender vs. Using Branch (face to face) banking on e-banking as a delivery system  
Source: Primary Data

#### 7.15. Gender vs. Using Branch (face to face) banking on e-banking as a delivery system

From the analysis it is clear that 100% of the respondents are aware of the e-banking system and from the table it is clear that 31% of the respondents are using Branch (face to face) banking. From Chi-Square test value at 5% level of significance, since the value is lesser than .05 it is clear that there is relationship between gender and the using Branch (face to face) banking on e-banking as a delivery system

Gender/ Opinion	Less than 1 year	1-3 years	3-5 years	More than 5 years	Total
Male	4	23	12	3	42
%	3.1%	17.8%	9.4%	2.3%	32.6%
Female	36	33	15	3	87
%	27.9%	25.6%	11.7%	2.3%	67.4%
Total	40	56	27	6	129
	31.0%	43.8%	20.9%	4.7%	100
Chi-Square Test:.014					

Table 15: Gender vs. Using Branch (face to face) banking on e-banking as a delivery system  
Source: Primary Data

## 8. Findings

Sl. No	Hypothesis	Chi-Square Test Value	Accepted/ Rejected
1	There is a relationship between gender and the opinion of the respondents on e-banking as a delivery system.	.662	Rejected
2	There is a relationship between gender and the availed facility of the respondents on e-banking as a delivery system.	.806	Rejected
3	Gender and the opinion of the respondents using facility on e-banking as a delivery system has no relationship between	.099	Rejected
4	There is no relationship between gender and the ATM facility on e-banking as a delivery system.	.202	Rejected
5	There is no relationship between gender and the Usage of ATM on e-banking as a delivery system.	.449	Rejected

	Hypothesis	Chi-Square Test Value	Accepted/ Rejected
6	There is no relationship between gender and the Internet banking n on e-banking as a delivery system	.334	Rejected
7	There is no relationship between gender and the Internet banking on e-banking as a delivery system.	.094	Rejected
8	There is no relationship between gender and the mobile banking on e-banking as a delivery system.	.249	Rejected
9	There is no relationship between gender and the mobile banking on e-banking as a delivery system	.691	Rejected
10	There is no relationship between gender and the Mobile banking on e-banking as a delivery system.	.269	Rejected
11	There is no relationship between gender and the using telephone banking on e-banking as a delivery system.	.132	Rejected
12	There is no relationship between gender and the Using Web site/Internet banking on e-banking as a delivery system.	301	Rejected
	There is no relationship between gender and the o Branch (face to face) banking on e-banking as a delivery system.	.007	Accepted
14	There is relationship between gender and the using Branch (face to face) banking on e-banking as a delivery system	.302	Rejected
15	There is relationship between gender and the using Branch (face to face) banking on e-banking as a delivery system	.014	Accepted

Table 16

### 9. Recommendations

E-banks should create awareness among people about e-banking products and services. Customers should be made literate about the use of e-banking products and services.

- Special arrangements should be made by banks to ensure full security of customer funds. Technical defaults should be avoided by employing well trained and expert technicians in field of computers, so that loss of data can be avoided.
- Employees of banks should be given special technical training for the use of e-banking so that they can further encourage customers to use the same.
- Seminars and workshops should be organized on the healthy usage of e-banking especially for those who are ATM or computer illiterate.
- E-banking services should be customized on basis of age, gender, occupation etc so that needs and requirements of people are met accordingly.
- Government should make huge investments for building the infrastructure.

### 10. Conclusion

The banking industry has been a leader in the e-business world in recent years. In India, E-banking is in a nascent stage, it has strongly impacted the strategic business considerations for banks by significantly cutting down costs of delivery and transactions. No doubt Indian banks are making sincere efforts for the adoption of advanced technology and installation of e-delivery channels but still masses are variants of the concept. Banks are making sincere efforts to popularize the e-banking services and products. Compared to developed countries, developing countries face many impediments that affect the successful implementation of e-banking initiatives. One of the benefits that banks experience when using e banking increases customer satisfaction. This due to that customers may access their accounts whenever, from anywhere, and they get involved more, this creating relationships with banks. Banks should provide their customers with convenience, meaning offering service through several distribution channels (ATM, Internet, physical branches) and have more functions available online. Other benefits are expanded product offerings and extended geographic reach. With all these benefits banks can obtain success on the financial market. But e-banking is a difficult business and banks face a lot of challenges.

The younger generation is beginning to see the convenience and benefits if e-banking. In years to come, e-banking will not only be acceptable mode of banking, but will be preferred mode of banking.

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