

A Study On Customer Attitude Towards E- Banking Services With Special Reference To Ballari City.

¹Mehak Naz, ²Dr. Sathvik S

¹MBA Student & ² Associate Professor, Department of Management Studies.

Ballari Institute of technology and Management (Autonomous Institute under VTU-Belagavi), Jnana
Gangothri Campus, Allipur, Hospet Road, Ballari-583104, Karnataka.

Abstract:

E-banking enables customers to execute financial transactions over a secure website hosted by their financial institutions. It allows for payments processing, money transfer, accounts monitoring and more. E- banking services include the ability to view the accounts balances, Transfer funds, Pay bills, View statements, and View transaction history. Additionally, many banks also offer mobile banking services, which allows customers to use their smartphones and tablets to manage their accounts. Other services may include the ability to pay loans, open new accounts, and receives customer service assistance. E - banking is also internet banking, is the use of electronic communications and digital technologies to provide banking services over the internet. It allows investors to conduct financial transactions on secure website operated by their banks or other financial institutions. It includes online trading, online investment to the investors. The objective of the present study is to assess customer attitudes towards e-banking services in Ballari, as well as to identify the most often utilized e-banking services and To evaluate customer satisfactions with e-banking services. Present study is descriptive in nature authors have utilised primary and secondary data. Questionnaire is used as tool to collect primary data from the respondents besides this journals, magazines, authentic e-sources are used to collect secondary data. Percentage method is used to analyse the data and graphs, charts are used to present the analysis. The findings of the study revealed that E-banking has become a widely accepted and regularly used service among the people of Ballari city, especially among the educated and working -class groups. The convenience, speed and 24/7 availability of e-banking services have significantly improved customer satisfaction and engagement. However, despite of high awareness and satisfaction levels, issues like technical difficulties, security concerns, and poor customer support still exist.

Key Words:

E-banking, Customer awareness, customer satisfaction, accessibility, internet banking, digital transactions

I. INTRODUCTION:

The banking industry is one of the most important sectors contributing to the economic development of the country. it provides a wide range of financial services such as savings, credit, fund transfers, and investment options to individual s, business and government organizations. The Indian banking sector consists of public sector banks, private banks, foreign banks, regional rural banks and co-operative banks. The industry is regulated by the reserve of bank of India (RBI)., which ensures proper functioning, financial stability and customer protection. Over the years, with advancement of technology, the Indian banking industry has witnessed a major shift towards digitalization. E-banking, also known as electronic banking, has become an integral part of the banking system.

Through e-banking, customers can perform banking transactions like fund transfers, bill payments and account inquiries anytime and anywhere using mobile phones, computers or ATMs. This transformation has made banking more convenient, secure and efficient, while also promoting financial inclusion across the country. E-banking enables investors to execute financial transactions over a secure website hosted by their financial institutions. It allows for payments processing, money transfer, accounts monitoring and more. E-banking services include the ability to view the accounts balances, Transfer funds, Pay bills, View statements, and View transaction history. Additionally, many banks also offer mobile banking services, which allows customers to use their smartphones and tablets to manage their accounts. Other services may include the ability to pay loans, open new accounts, and receives customer service assistance. E-banking is also internet banking, is the use of electronic communications and digital technologies to provide banking services over the internet. It allows investors to conduct financial transactions on secure website operated by their banks or other financial institutions. It includes online trading, online investment to the investors.

Other services such as applying for loans, set up direct debits, manage their credit cards, budgeting tools and financial advices are also available. E-banking services are available on all 7 days of week, and all the hours of a day. Its convenient way to access account information and allied services related to accounts from the comfort of your home and stable internet connections. With the advancement of technology, e-banking has transformed traditional banking by making services faster, more accessible, and available 24/7. It includes services like fund transfers, bill payments, account balance inquires, loan applications and even investment services -all carried out through computers, smartphones or other digital devices. Electronic banking is a high-order construct, which consists of several distributions' channels. It should be noted that electronic banking is bigger platform than just banking via internet. The term electronic banking can be described in many ways. In simple words, it means the provision of information or services by a bank to its investors, via a computer, television, telephone or mobile phone.

II. REVIEW OF LITERATURE:

Nancy et.al (2001): Concentrated on Consumer Concerns, specifically about long computer log-in times. They did a qualitative examination of consumer input, which revealed operational challenges with digital access. **Mishra and Bisth (2013):** conducted research on mobile banking for the unbanked population. The goal was to discover strategic success determinants through surveys and model buildings, while also highlighting sample design shortcomings. **V. Raja and Joe A (2012):** Investigated worldwide e-banking trends has employed secondary data analysis compared traditional and internet Banking systems, identifying operational and research limitations. **Nel, Boshoff et.al (2012):** Investigated how the technologies cluster effect could encourage low-income customers to embrace WIG, mobile banking. Quantitative surveys revealed considerable gaps in operational coverages. **Van B, Paul, Veloso Francisco et.al (2012):** in their research work about user-driven innovation in mobile banking in emerging economies, Case studies and empirical analysis were used to identify sampling gaps and borders research frameworks. **Oliveria P and Eric V (2011):** Investigated individual users who developed and executed financial services before official providers. The employed case study methodology and discovered the need for additional user-centered innovation research. **Herzberg A (2003):** Investigated the shifts of mobiles phones from voice terminals to computation platforms in e-banking in the ACM communication Journal. A review of

technology trends identified operational and technological limitations in mobile banking infrastructure. AHMED S.M, Shah J. R, and Samina M (2011): examined the obstacles and potential for mobile banking policymakers. Operational shortcomings were identified based on a survey results and policy analyses. **Lin H F (2011)**: carried a research study on acceptance of mobile banking. The study used structural equation modelling (SEM) to demonstrate variability in consumer attitudes and identify operational and sample designs limitations. **S. Sangeetha (2020)**: assessed consumer satisfaction with e-banking services and their impact on banking operations. The study used quantitative surveys and questionnaires to identify demographic differences. **Jagdeep Singh (2018)**: used Likert -scale questionnaires to investigate the impact of e-banking on service quality. This study examined specific service aspects and their impacts on customer perception. **Uday Singh Rajput (2015)**: analysed the client attitudes towards e-banking. The study used descriptive analysis and ANOVA to conclude that service aspects required improvements due to low consumer's satisfactions. **Amrutha D. (2016)**: conducted a survey on consumer knowledge of e-banking. Using primary data acquired through Likert- scale questionnaire, the study discovered that lack of information, perceived danger, and complexity impede adoption. **S. Kavitha (2016)**: Conducted research on the factors influencing e-banking satisfactions. Secondary data and trend analysis approaches were used to identify technical and economic restrictions. **P. V Nandhini (2016)**: Conducted research on internet banking satisfaction in Coimbatore for the International Journal of multidisciplinary research and modern education. Using Chi- Square analysis on primary data, the study emphasized the importance of ongoing technological innovation in banking services. **B. Raghavendra and P. Sravan Kumar (2016)**: examined the factors that influences internet/ mobile banking satisfactions. Their study included ANOVA and correlation analysis, with limitations due to technology and user interface. **A. Samsunisa (2015)**: Conducted research on Customer perceptions of internet banking services in Chennai. The study used a 5- point Likert scale to identify demographic inequalities in adoption. **Geeta Sharma (2014)**: assessed the impact of online banking website quality on customer satisfaction in Indore, using descriptive and inferential statistics, gaps in service quality and responsiveness were discovered. **Vikas Chauhan and Vipin Choudhary (2015)**: studied on the problems and potential in Indian internet banking. Their qualitative and descriptive research identified critical difficulties such as security risks, privacy concerns, and a lack of awareness.

Research Gap:

With the increasing digital transformation understanding customer opinions towards e- banking is critical for financial institutions and policymakers. This helps banks enhances their services, promotes financial literacy, and allows for Broader inclusion. The study seeks to investigate customer attitudes towards e-banking services in Ballari. The major concern here is whether customers are comfortable with, trust in, and use e-banking services, as well as their perceptions and concerns with these services.

III. OBJECTIVES OF THE STUDY:

- 1) To assess customer attitudes towards e-banking services in Ballari,
- 2) To Evaluate customer satisfactions with e-banking services.
- 3) To Identify customer difficulties and issues with e-banking
- 4) To Explore opinions and preferences for e-banking

- 5) To offer suggestions for improving e-banking services.

IV. SCOPE OF THE STUDY:

The study focusses on Ballari customer attitude towards various e-banking services such as financial transfers, payments account enquiries, online shopping and investments. The survey seeks to assess their satisfaction, usage habits, difficulties and views of E-Banking.

V. RESEARCH METHODOLOGY:

Authors of the study have utilised both primary and secondary data. Primary data has been collected from respondents through well Structured questionnaire. A sample of 100 respondents are chosen from Ballari city. Convenience Sampling method is employed and percentage method is used to represent the data in graph and charts.

VI. DATA ANALYSIS AND INTERPRETATION:

Data interpretation involves analyzing data using established methodologies to gain useful insights and develop applicable conclusions. Data analysis results are interpreted to better understand the relationships under study. Correct data interpretation is essential for making informed judgements; thus, effective analysis comes first. Analysis must break down complex raw data into consumables parts to make it easier to understand. Quantitative data interpretation involves analyzing numerical data to identify patterns, trends, or themes that supports study conclusions. Surveys results are often presented using visuals aids like tables and graphs to improve comprehension and interpretations of the data.

Table-1 Represents the gender of the respondents:

SL NO	PARTICULARS	NO OF RESPONDENT	PERCENTAGE
1.	Male	58	58%
2.	Female	42	42%
	Total	100	100%

Interpretation:

The above table exhibit the gender breakdown of the study's participants. Out of the total 100 responses .58% are men and 42% are women. This suggest that the study's respondents were predominantly Male. However, a sizable proportion of Females also took part, ensuring that the data collected represents perspectives from both gender.

Table-2 showing the educational qualification of the respondents:

SL NO	PARTICULARS	NO OF RESPONDENT	PERCENTAGE
1.	12 th std/PUC	05	5%
2.	Graduate	50	50%

3.	Post graduate	30	30%
4.	Others	15	15%

Interpretation: The study shows that most respondents are well-educated with 50% graduates and 30% post graduates, while 5% have completed 12th std and 15% fall under other categories. This indicates that a majority of the respondents are likely familiar with technology and e-banking, which helps in understanding their perception towards e-banking services effectively.

Table-3 Showing the occupation of the respondents:

SL NO	PARTICULARS	NO OF RESPONDENT	PERCENTAGE
1.	Student	20	20%
2.	Business	10	10%
3.	Government employee	05	5%
4.	Private employees	50	50%
5.	Others	15	15%

Interpretation: The data shows that most respondents are private employees 50%, followed by students 20%, business people 10%, government employee 5% and others 5%. This suggest that working professionals and students form the major part of e-banking users, as they are more likely to rely on digital for convenience and time-saving.

Table-4 Represents the monthly income of the respondent:

SL NO	PARTICULARS	NO OF RESPONDENT	PERCENTAGE
1.	Below 10,000	20	20%
2.	10,000 – 20,000	30	30%
3.	20,001- 30,000	15	15%
4.	30,001- 50,000	25	25%
5.	Above 50,000	10	10%

Interpretation: The table shows that people from all income groups use e-banking. Most respondents belong to the middle-income group, showing that e-banking is popular among both low and high earners due to its convenience.

Table-5 Exhibits the respondent holding a Bank account:

SL NO	PARTICULARS	NO OF RESPONDENT	PERCENTAGE
1.	Yes	100	100%
2.	No	0	0%

Interpretation: The study shows that all respondents (100%) have a bank account, which means every participant is familiar with banking services and eligible to use e-banking facilities.

Table -6 Demonstrates the awareness of e-banking services of respondents:

SL NO	PARTICULARS	NO OF RESPONDENT	PERCENTAGE
1.	Yes	100	100%
2.	No	0	0%

Interpretation: The study shows that all respondents (100%) are aware of e-banking services, which indicates good awareness levels and shows that e-banking has reached almost all sections of the population.

Table -7 Represents the e-banking services that used by respondents:

SL NO	PARTICULARS	NO OF RESPONDENT	PERCENTAGE
1.	Internet banking	40	24%
2.	Mobile banking	30	22%
3.	ATM services	50	36%
4.	UPI services	40	24%
5.	Others	10	7%

Interpretation: The data shows that respondents use multiple e-banking services. Internet banking and UPI services and ATM services are the most preferred, followed by mobile banking and others. This indicates that ATM and digital payment methods are widely used among customers.

Table-8 showing frequency of Usage of e-banking services by respondents:

SL NO	PARTICULARS	NO OF RESPONDENT	PERCENTAGE
1.	Daily	50	50%
2.	Weekly	30	30%
3.	Monthly	10	10%
4.	Rarely	10	10%

Interpretation: The data shows that most respondents use e-banking services regularly 50% use them daily, 30% weekly, 10% monthly and 10% rarely. This shows that e-banking has become a part of daily life for many users due to its convenience.

Table -9 Demonstrates the satisfaction with e-banking services of respondents:

SL NO	PARTICULARS	NO OF RESPONDENT	PERCENTAGE
1.	Very satisfied	20	20%
2.	Satisfied	60	60%

3.	Neutral	20	20%
4.	Dissatisfied	0	0
5.	Very dissatisfied	0	0

Interpretation: The data shows that most respondents are happy with e-banking services. 20% are very satisfied 60%are satisfied and 20% are neutral. There are no dissatisfied or very dissatisfied respondents. This indicates that overall, customers have positive experience with e-banking services.

Table-10 Represents the factors motivated to use e-banking services by respondent:

SL NO	PARTICULARS	NO OF RESPONDENT	PERCENTAGE
1.	Convenience	60	29%
2.	Time saving	60	29%
3.	24/7 availability	55	26%
4.	Attractive offers/discounts	20	10%
5.	Peer influence	10	5%
6.	Others	5	2%

Interpretation: The study shows that respondents are mainly motivated to use e-banking due to its convenience, time saving benefits and the round the clock availability. This highlights that ease of use and accessibility are the key reasons behind the growing popularity of e-banking.

Table-11 Showing do the respondents feel secure using e-banking service:

SL NO	PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
1.	Yes	60	60%
2.	No	30	30%
3.	May be	10	10%

Interpretation: Most respondents are already using e-banking services, while some are still not using them and few are unsure. This shows that although e-banking services is widely accepted. there is still a need to create more awareness and confidences among the remaining user.

Table-12 Exhibit the problems faced by the respondents using e-banking services:

SL NO	PARTICULARS	NO OF RESPONDENT	PERCENTAGE
1.	Yes	63	63%
2.	No	10	10%
3.	Maybe	27	27%

Interpretation: This indicates that while e-banking is useful, there are still challenges that need to be addressed

for better user experience to ensure smooth and secure usage.

Table-13 Demonstrates the e-banking services problems:

SLNO	PARTICULARS	NO OF RESPONDENT	PERCENTAGE
1.	Technical issues	79	35%
2.	Security concerns	50	22%
3.	Lack of awareness	40	18%
4.	Poor customer support	44	20%
5.	Others	10	4%

Interpretation: The main problems faced by e-banking users are technical issues, security concerns, lack of awareness and poor customer support. this shows area where e-banking services needs improvement.

Table-14 showing e-banking services that can be improved:

SL NO	PARTICULARS	NO OF RESPONDENT	PERCENTAGE
1.	Improve security and privacy Features	50	25%
2.	Provides better customer Support	40	20%
3.	Make mobile apps and websites more user-friendly	30	15%
4.	Ensure faster and more reliable transactions	30	15%
5.	Reduced technical issues	50	25%

Interpretation: The study shows the e-banking services need improvements the above areas mentioned.

Table-15 Exhibits the rating aspects of E-banking services:

SL NO	PARTICULARS	NO OF RESPONDENT	PERCENTAGE
1.	Excellent	49	49%
2.	Good	52	52%
3.	Average	8	8%
4.	Poor	4	4%

Interpretation: The majority of the users are satisfied with e-banking services, with 49% rating them as excellent

and 52% as good. A small portion, 8% rated them average, while only 4% found the services poor. This shows overall positive feedback with minor areas for improvement.

VII. PRINCIPLE FINDINGS OF THE STUDY:

1. A Majority of the respondent (58%) were Male, but female participation (42%) was also notable.
2. Most users were well- educated, with 80% respondents were holding graduate or post graduate degrees.
3. Private sector employees and students formed the largest user base for e-banking services.
4. Respondent from all income levels used e-banking with middle -income groups being dominant
5. Every respondent had a bank account and was aware of e-banking services.
6. ATM services, UPI and internet banking were the most commonly used e-banking features.
7. 50% of respondents used E- banking daily, indicating it is deeply integrated into their routines.
8. 80% of users reported satisfaction with E-banking while none expressed dissatisfaction.
9. The main motivations were convenience, time saving and 24/7 access to services.
10. 60% of respondent feel secure on using e-banking, though 30 % respondent still had concern.
11. 63% of respondent faced problems while using e-banking, especially technical glitches and security concerns.
12. Users highlighted the need for improved privacy, technical reliability, and user- friendly interfaces.
13. 80% of the respondents were willing to recommend e-banking to others, reflecting overall satisfactions.
14. Most of the respondents agreed or strongly agreed that e-banking has made banking easier.

VIII. KEY SUGGESTIONS:

1. **Improve Technical Infrastructure:** Banks should focus on reducing technical errors and server downtimes for smoother transactions.
2. **Enhance Security Features:** Stronger encryption, frequent alerts and better authentication methods can improve user's trust.
3. **User-Friendly Design:** Mobile apps and internet banking portals should be simplified for easier navigation, especially for older users,
4. **Customer Support:** Immediate and responsive support services through chat, call or e-mail should be strengthened.
5. **Awareness Programs:** Conduct Workshops or digital literacy drives, especially in rural and semi- urban areas to increase adoption.
6. **Feedback Integration:** Banks should regularly collect customer feedback and update features accordingly to improve user satisfaction.
7. **Promotes Inclusivity:** E-banking services should be made accessible in regional languages and compatible with low- end smartphones.

IX. CONCLUSION:

E-banking has become a widely accepted and regularly used service among the people of Ballari city, especially among the educated and working -class groups. The convenience, speed and 24/7 availability of e-banking services have significantly improved customer satisfaction and engagement. However, despite of high awareness and satisfaction levels, issues like technical difficulties, security concerns, and poor customer support still exist.

There is a clear indication that while e-banking is well received, continuous improvement is necessary to make reliable and inclusive.

References:

1. Uppal, R. K., & Chawla, R. (2009): *E-banking in India challenges and opportunities*, IUP Journal of Management Research, Vol. 8, Issue 3
2. El-Sherbini, A. (2007): *Bank customers attitudes towards internet banking*, Information Management and Computer Security, Vol. 15, Issue 2, pp. 104-115
3. Reeti, Sanjay, & Malhotra, P. (2009): *Factors influencing customer attitude towards E-banking services*, Journal of Financial Service Marketing, Vol. 14, Issue 2, pp. 139-151
4. Sathye, M. (2003): *Adoption of internet banking by Australian consumers, An empirical investigation*, International Journal of Bank Marketing, Vol. 17, Issue 7, pp. 324-334
5. Bauer, H.H., Malik, S., & Fallik, P. (2005): *Measuring the quality of E-banking portals*, International Journal of Bank Marketing, Vol. 23, Issue 5, pp. 388-405
6. Laukkanen, T., Sikkönen, A., & Laukkanen, P. (2008): *Mobile banking adoption and resistance among consumers*, International Journal of Mobile Communications, Vol. 6, Issue 4, pp. 419-435
7. Picado, A., Gonzalez, R., & Ech Kellman, J. (2004): *Customer satisfaction in e-banking using QFD Methodology*, International Journal of Financial Service Marketing
8. Awamleh, R. (2006): *Internet banking in developing countries a Jordanian perspective*, Journal of Financial Service Marketing, Vol. 11, Issue 2, pp. 139-151
9. Dixit, N., & Saroj, K. (n.d.): *Indian customers usage patterns and attitude towards online banking*, Journal of Online Banking and Commerce
10. Akinci, S., Aksoy, S., & Atilgan, E. (2004): *Adoption patterns of internet banking in emerging economies*, International Journal of Bank Marketing, Vol. 22, Issue 2, pp. 114-127
11. Nancy, D., et al. (2001): *Operational challenges in internet banking*, Journal of Internet Banking and Commerce
12. Mishra, A., & Bisht, S. (2013): *Mobile banking trends for the unbanked: success factors*, Telecommunications Policy
13. Raja, V., & Joe, A. (2012): *Global E-banking Trends*, Asian Journal of Research in Banking and Finance
14. Nel, J., Bashoff, C., & Raleting, T. (2012): *Encouraging low-income customers to adopt mobile banking*, South African Journal of Business Management
15. Van, B., Paul, Veloso, F., & Oliveria, P. (2012): *User-driven innovation in mobile banking*, Research Policy
16. Oliveria, P., & Eric, V. (2011): *User-led innovation in financial services*, Journal of Services Research
17. Herberg, A. (2003): *Mobile phones as computing platforms for e-banking*, ACM Communications
18. Sangeetha, S. (2020): *Consumer satisfaction with e-banking and its operational impact*, International Journal of Management
19. Singh, J. (2018): *Impact of e-banking on service quality*, International Journal of Research in Finance and Marketing

20. Rajput, U. S. (2015): *Client attitudes towards e-banking*, *Pacific Business Review International*.

Websites:

1. Reserve Bank of India. (2024). *Annual Report 2023–24*. Retrieved from <https://www.rbi.org.in>.
2. Statista. (2024). “*Digital Banking Penetration in India*.” Retrieved from <https://www.statista.com>.

IJMRR