

## A STUDY ON CUSTOMERS PERCEPTION TOWARDS ONLINE BANKING SERVICE IN KERALA

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### ABSTRACT

*Electronic saving money is flourishing in India as ledger holders click their mouse, squeeze phone keys, slide cards, get to messages and cell phones to direct their managing an account. These e-channels are the arrangements of intense instruments which enable keeping money clients to lead budgetary exchanges, working from their home, office or somewhere else. As it were, has changed the managing an accounting industry into a whenever, anyplace, quick, and tweaked benefit offering and in the meantime has changed the manner in which banks benefit their clients. As innovation keeps on rethinking how clients associate with their particular banks, the present investigation features the client inclinations and mentalities towards conventional and substitute channels. The present investigation affirmed the ATM as the quickest developing channel; the greater part of the respondents /clients visits an ATM on a week by week premise. Be that as it may, the inclination for other interchange channels is still moderately low and expanding low for the esteem included administrations given by the banks through these channels. The examination immovably trusts that these channels will all pick up footing as they offer to energize and promising open doors for the two banks and their clients. Following practice, the examination into the appropriation and utilization of electronic saving money channels has become significantly finished the most recent three decades. Notwithstanding, banks look to promoting development in purchaser electronic keeping money.*

**KEYWORDS:** ATM, Electronic Managing an Account (Online Banking), Electronic Statement (E-Statement), Information Technology, Mobile Keeping Money and Online Banking

### INTRODUCTION

The banking scenario in India within the put up-liberalization and the deregulated environment has witnessed sweeping adjustments. The exquisite advances in generation and the competitive infusion of information technology had introduced in a paradigm shift in banking operations. For the banks, the era has emerged as a strategic aid for attaining better performance; management of operations, productivity, and profitability. For clients, it's miles the realization in their 'Anywhere, Anytime, Anyway' banking dream. This has induced the banks to include generation to meet the growing consumer expectation. Technology, to begin with, is a business enabler and now has grown to be an enterprise driving force. The banking institutions can't think of introducing a financial product without statistics era help is customer support, transactions, remittances, audit, advertising and marketing, pricing or every other hobby in the banks.

Information Technology plays an essential role no longer handiest to finish the activity with high efficiency but also has the ability to innovate and meet future requirements. Information Technology has consequently brought new commercial enterprise paradigms and is more and more gambling a tremendous position in enhancing the services inside the banking industry. In the above backdrop, it will become vital to dwell at the evolution of Information Technology in banks earlier than embarking at the numerous factors of e-banking. Information Technology got here into the image as early as within the 1980's inside the banking industry via the Rangarajan Committee guidelines and the bank have given utmost significance to the technology in the ultimate 25 years. The Reserve Bank of India is constantly pursuing the banks from 1980's to introduce computerization at branch degree and to enhance the high-quality of customer service thru era. Online Banking implies appearing simple banking transaction by clients round the clock globally via electronic media.

Alternatively, digital banking can be described as "shipping of bank's services to a consumer at his office or home by means of using digital era and this has resulted within the conceptualization of virtual banking". In traditional banking, the customer has to go to the branch of the financial institution in the individual to perform the primary banking operations viz., account inquiry, fund transfer, and coins withdrawal. The brick and mortar structure of a financial institution is critical to perform the banking features.

## **HISTORY OF ONLINE BANKING**

Electronic banking, or e-banking, is the term that describes all transactions that take place among agencies, organizations, and individuals and their banking institutions. First conceptualized within the mid-Seventies, some banks presented clients electronic banking in 1985. However, the shortage of Internet users and fees associated with the use of online banking stunted increase. The Internet explosion within the late-Nineteen Nineties made humans greater relaxed with making transactions over the net. Despite the dot-com crash, e-banking grew alongside the Internet.

On the other hand, E-Banking allows the customers to perform the fundamental banking transactions by way of sitting at their office or at houses thru PC or LAPTOP. The customers can access the financial institution's internet site for viewing their account info and carry out the transactions on an account as in keeping with their requirements. Thus, today's banking is no longer restricted to branches. Customers are being supplied with additional shipping channels that are greater convenient and are cost effective for the banks. This has resulted in shrinking of geographical barriers, smooth reach to the clientele, reliable and secure services. The E-Banking offerings consist of Automated Teller Machine, Plastic Card Currency, Internet Banking, and Electronic Clearing Services.

Purpose of Online Banking When banking device changed into operated by hand it has confronted so many obstacles like the time eating, lack of records protection, accuracy become very less while it changed into in comparison in terms of percentage, it used to eat a number of manpower for top effects etc., due to this E-Banking utility has been developed. The major concept is to provide a chain of services to the customer via the internet and make the consumer cozy of sense flexible in calling out simple responsibilities quicker in place of making the consumer go to the bank each time. And this kind of offerings is available only for the saving Account holders and not for the contemporary account holders. The primary purpose of my look at is to get an outline of the Internet banking area within the Indian economy and to examine as to how it has helped to change the banking conduct of numerous individuals and additionally to explore future prospects. The concept of electronic banking has been defined in lots of approaches. The defines digital banking as the delivery of banks' records and offerings via banks to clients thru distinctive transport platforms that can be used with

extraordinary terminal devices inclusive of a private computer and a cellular cellphone with browser or desktop software program, telephone or digital television. The net banking as a “net portal, thru which customers can use different sorts of banking services starting from invoice charge to making investments”. With the exception of cash withdrawals, internet banking offers clients access to nearly any type of banking transaction at the clicking of a mouse.

## **CHALLENGES WITHIN THE ADOPTION OF ONLINE BANKING**

Online banking is going through following demanding situations in Indian banking enterprise. The maximum severe danger confronted by online banking is that it is not safe and secures all of the time. There may be a loss of facts because of technical defaults. Online banks are dealing with enterprise challenges. For the transactions made thru the net, the service prices are very low. Unless a big quantity of transactions is routed over the Web the e-banks can't consider earnings. There is a loss of preparedness both on a part of banks and clients within the adoption of recent technological adjustments. There is a lack of right infrastructure for the set up of e-delivery channels.

### **Measurement of Online Banking Offerings**

Banks are participated loads of cash on internet technology and are therefore expectant numerous benefits on their financial savings. The growing opposition on these days' marketplace has compelled banks too are looking for moneymaking ways to differentiate themselves. The achievement in their consumer-targeted agencies is to deliver excessive provider fine. Banks have come to be greater awareness of clients' needs and needs, due to the intensifying opposition. Therefore the banks are seeking a worthwhile manner to differentiate themselves and their services in the direction of their contestants. With the simple considerate of offerings quality, the size that may be received both conventionally and online in the banking enterprise is substantial to planned how well intended computer programs and net pages can benefit cheaper service. Quality can be visible because the magnitude to which a service meets clients' wishes and opportunities.

### **Essentials of the Comparative Look at of E-Banking Services**

The development of e-banking with the escalation within the variety of boundary options obtainable to access online, banking explanation has occasioned in a constant upward thrust in the range of clients interacting thru far off channels, to a greater value than earlier than. In a climate of cumulative online opposition banks which have chosen to retain giant branch networks are re-aligning the roles of personnel in those branches and poignant toward an association was driven sales tradition. Kerala country is a simple Literacy City wherein the maximum quantity of presidency employees and business people convey the industrial activities thru banks. To recognize how a long way the customers of the banks are exploiting various e-banking services for his or her suitability a proportional take a look at is done some of the precise banks in Kerala kingdom.

### **Development of E-Banking**

Technology has grown to be the engine for generating rapid exchange. It is now not measured merely for operation dispensation or restricted to control proof systems. It shows the combination of the information system with the verbal exchange technology and of modern application to product production, design, and manipulate. With the increase of generation, the sector has become an international village and escorted in a revolt in the banking industry. “As in line with the statistic, India has knowledgeable a excessive improvement rate inside the closing four years, the clients' expenditure

has appealed up to seventy-five % as an end result the Banking Industry is probable to develop similarly inside the future days with replicated cafes and kiosks arising in various towns get admission to the Net goes to be smooth. Internet banking (also denoted as banking) is modern on this collection of technological phenomena within the latest past connecting the usage of the Internet for distribution of banking merchandise & services. E-enterprise has been without end developing as a new enterprise over the past decade. In the wake of the internet uprising, electronic trade occurred and permissible organizations to interrelate more successfully with their customers and different businesses. In this extended statistics age, the banking industry has been using this new conversation channel to reach its diversities of customers.

### **Consumer Loyalty**

Prior to continuing further, it's far best that one absolutely comprehends that means of the expression 'Client Satisfaction'. The expression does explicit a glad consumer, as well as preferably complicated than that. Consumer loyalty is honestly a time period most normally applied in the business and exchange enterprise. It is a commercial enterprise time period clarifying about an estimation of the kind of items and administrations given with the aid of an agency to meet its patron's desire. To a few, this is probably considered because of the enterprise's key execution marker (KPI).

### **Proclamation of Problem**

Today, Indian Banking Industry is one in every of the largest in the world. Indian preserving money has made a few brilliant progress from being a tranquil commercial enterprise business enterprise to an extremely high quality and dynamic detail. Indian preserving cash has at long last woken as much as the flooding requests of the continually recognizing Indian consumer. Nowadays, because of the expansion within the contention, client loyalty is thought to be the maximum crucial component in managing account administrations. A customer dependably needs something and expects that the financial institution has to come up to the extent to meet those requirements. Administration great is tied in with addressing clients' needs and requirements, and how nicely the management level conveyed fits consumer goals. Administration first-class in managing an account indicates reliably foreseeing and fulfilling the necessities and desires for clients. In the path of the maximum latest decade, India has been one of the quickest adopters of facts innovation, in particular, because of its ability to provide programming solutions for institutions around the world. This potential has given a massive catalyst to the residential dealing with an accounting enterprise in India to send the maximum recent innovation, particularly within the Internet saving money and online business fields. The presentation of digital saving cash has disappointed and re-imagined the manners in which banks were working. As innovation is currently considered as the essential commitment for the institution's prosperity and as their center competencies. So the banks, be it family or far away are contributing extra on furnishing at the clients with the new innovations via e-retaining cash. E-maintaining money is a noteworthy innovation that has modified the matter of coping with an account. World over banks is reorienting their methodologies closer to new open doorways provided by e-saving money. The ongoing sample demonstrates that most 'block and concrete' banks are transferring from an 'item driven' model as they increase their new e-coping with an accounting capability. PC keeping the cash, flexible coping with an account, ATM, digital property change, record to account alternate, paying bills on the internet, on-line motives and MasterCard's are the administrations given with the aid of banks. Additionally, the detail that is normally considered one of a kind to net saving money carries bringing in facts into character bookkeeping programming. Some internet-based totally managing an account tiers bolster account accumulation to permit the clients to display screen most people of their records in a single location whether they are with

their number one financial institution or with distinct institutions. Saving money thru the internet is taken into consideration as a complimentary conveyance channel for the administrations as opposed to a substitute for the bodily handling an accounting department. E-dealing with an account has increased the competition most of the banks and both local and far off banks are placing forth greater gift-day strategies for e-retaining money.

The saving money enterprise in India like several different budgetary administrations ventures is confronting a quickly evolving market, new advances, financial vulnerabilities, wild rivalry, and all the extra inquiring for customers; and the changing atmosphere has exhibited a phenomenal association of difficulties. In the present conditions, an inquiry emerges whether the customers are fulfilled or no longer and what are the additives of retail handling an account whilst all is said in accomplished e-saving money particularly which spark off the fulfillment or disappointment of customers. The mastering of contemporary tiers of achievement and, specifically, the important variables of achievement are beneficial to the ones inside the enterprise, on this manner permitting them to center and in addition beef up the important thing regions that prompt fantastically fulfilled clients. E-preserving money administrations can make new top palms, perhaps, as well as can decorate their institutions with customers for banks. Clearly, e-handling an account can offer better administrations required with the aid of enterprises and those, it may be a crucial strong point no matter for banks or their customers.

Deciding variables influencing client loyalty with e-coping with an account is a simple piece of a bank's methodology plan process in a developing financial system like India. It has turned out to be simple for both open division banks to perform to the pleasant in their capacities to maintain their customers by way of deliberating their explicit and moreover sure requirements. Numerous times it occurs that the banks neglect to fulfill their client that could cause massive misfortunes for banks. Thusly, the number one motivation in the back of the research is to understand the E-preserving cash administrations given by way of the banks in the exam territory and this exploration contemplate makes an enterprise to interrupt down the overall success of the customer in regards to the e-dealing with an account association in humans in fashionable department banks in region of Kerala.

### **The Quantity of the Investigation**

With the coming of development method and RBI's easy requirements a few open, private and remote banks have entered in Indian retaining money part which has added forth cruel contention amongst banks for purchasing expansive purchaser base and the piece of the overall industry. Banks need to control several clients and render exclusive sorts of administrations to its clients and if the clients are not satisfied with the administrations given with the aid of the banks then they may wilderness in an effort to affect financial system in popular since preserving cash framework assumes a critical component within the financial system of a nation, it also includes exorbitant and hard to recoup an upset client. Since the competition has advanced the complicated within the ongoing events it has become a Herculean errand for associations to collect determination, the cause is that the consumer of today is spoilt for preference. Retaining clients is a budgetary basic for Indian banks, in particular as drawing in new clients is impressively extra steeply-priced than for practically same, conventional, blocks and mortar shops. Seeing how or why a feeling of steadfastness creates in clients stays one of the widespread administration troubles of the current. In step by step focused markets, having the capacity to fabricate steadfastness in customers through expanding their achievement is considered as the key factor in prevailing the piece of the pie and creating the possible higher hand. Keeping the cash industry global is placing forth distinct options, monetary items and administrations to enhance patron loyalty. Imaginative publications for information innovation are utilized to

offer administrations. Without a doubt, e-keeping money is the revolutionary ponders and is choosing up prevalence. E-managing an account is considered as the beat of the united states of America. It is vital for banks to induce clients to make use of e-coping with an account. Banks-confided in enterprise professional companies has the risk to apply their existing connections to offer the total scope of incredible confided in net business offerings to their clients.

In India, there may be much less variety of studies being directed to differentiate how correctly the web channels are used by dealing with an accounting industry to expand Customer Perception. Consequently, this investigation tosses light at the E-keeping cash administrations gave by way of the banks inside the exam sector and this exploration think about makes an undertaking to investigate how banks are drawing within the one of a kind customers and how the customers are satisfied with the e-dealing with an account administrations given through the banks. This research will be useful to draw up assist arrangement for boosting patron loyalty with online-banking practices and cross approximately as an non-obligatory information for moreover look at.

## **OBJECTIVES**

### **The Following are the Unique Targets of the Research Objectives**

- To examine the present online banking scenario in Kerala.
- .To looks at the extent of attention and using e-banking services in the take a look at the region.
- To ascertain the patron's Perception regarding diverse online banking services furnished by public sectors banks
- To realize and companion the problems confronted by means of the consumer's Perception of public sector banks in using online banking services.

## **RESEARCH METHODOLOGY**

The researcher becomes taken through systematic studies has been hired. This study is based on an analytical and descriptive nature. It depends upon each primary and secondary statistics. The methodology is the details of the section which governs the outcome of the studies. It encompasses and directs the researcher to perform the research in a methodical manner which ensures and enables the truthfulness of the effects. It deals with the statistics collected for the examine, assets of information, sampling plan the populace of the take a look at, vicinity of the research, instrument used to acquire statistics, approach of collecting records, analysis and interpretation of the gathered records with one-of-a-kind statistical equipment so that you can find out the strength of the accrued facts and barriers of the study. The secondary supply comprises to be had substances. Such as Banking Records, Journals, Magazines, Books, Websites, etc. The secondary records became composed from Head Quarters of every of the detailed public area financial institution and private region bank for the education and presence of the chapter, profile of the have a look at.

## **STATISTICAL ANALYSIS**

The statistical tests have been used to analyze the data includes Simple Percentage, ANOVA, SPSS (Statistical Package for Social Sciences) version 21 was used to compute and analyze the data.

### Sample Size

In Kerala State, all of the essential banks have branches in this State. As it becomes felt that it might useful to strive a patron's delight among public zone banks. The public sector banks having the largest community of branches within the district had been identified. The further of public sector banks from e-banks had been diagnosed. In the district, the banking sector has large quantity branches (15 branches) placed in the district, inside the equal branches thirteen, 200 clients. The pattern length was calculated to guarantee a sufficiently wide variety of respondents in each financial institution department. Thus, the subsequent formula has been used to estimate the populace sample size.

$$T^2 * p * (1-p)$$

$$\text{Minimum Sample Size (n)} = \frac{\quad}{\quad}$$

$$m^2$$

Where:

n = required pattern size (minimum size)

t = Confidence degree at 95% (widespread price of 1.Ninety six)

p = Estimated fractional populace of subgroup

m = Margin of mistakes at five% (popular cost of zero.05)

As in step with the formula, the required sample size is 200 clients, therefore, 200 clients from public sectors banks had been selected sample. Out of 200 samples in public zone banks had been selected from Vellore district branches. Similarly, those samples are decided on the basis of Convenience sampling technique. The reasons for the usage of this sampling type are twofold. First, it offers an easy manner to obtain the uncooked information for further evaluation. Second, it saves instances and costs since the respondents may be randomly decided on.

### Pilot Testing of Instrument

Researchers strongly recommend pilot testing of the instrument. A sample of 200 customers was used, in the pilot testing, to validate the results empirically, appropriate reliability and validity tests of the measurement were taken. Indeed, reliability refers to the instrument's ability to prove consistent results in repeated uses, whereas validity refers to the degree to which the instrument measures the concept the researcher wants to do. This provides confidence that the empirical findings accurately reflect the proposed constructs. The reliability coefficient values for the eight areas Accessibility (0.840), Convenience (0.784), Privacy(0.913), Security (0.965), and Design, (0.780); Content (0.701) Speed (0.798); and Fees and Charges (0.791) were found to be within limits for further analysis. None of the reliability alphas is below the cutoff point of 0.60, which is generally considered to be the criterion for demonstrating internal consistency of new scales.

**Table 1: Awareness of the Respondents on Online Banking Services - Test of Reliability**

S. No	Factor	Cornbrash's Alpha	Reliability
1	ATM	0.797	Acceptable
2	Internet banking	0.856	Good
3	Debit card	0.800	Good
4	Credit card	0.793	Acceptable

5	Mobile banking	0.908	Excellent
6	RTGS	0.851	Good
7	NNEFT	0.783	Acceptable
8	ECS	0.791	Acceptable

Source: Primary Data

It is evident from Table 1.1 that the calculated values of Cronbach's Alpha for all the online banking factors are higher than 0.7. Among the different factors, on the basis of test of reliability, awareness of the respondents about mobile banking services have been commended as 'excellent', while internet banking, debit card, RTGS, and different aspects of e-channel services have been commended as 'good', while ATM, credit card, NEFT, ECS, have been classified as 'acceptable', on the whole, the online banking services according to the awareness of the respondents, have been found reliable.

**Table 2: Overall View of Level of Perception of Respondents**

S. No	Factors	Mean	Standard Deviation	C.V.
1	ATM	56.92	11.146	19.58
2	Internet banking	55.55	11.077	19.94
3	Debit card	60.62	18.894	31.16
4	Credit card	64.52	11.085	17.18
5	Mobile banking	54.63	14.784	27.06
6	RTGS	55.66	15.146	27.21
7	NNEFT	60.00	13.318	22.19
8	ECS	64.18	14.827	23.10
9	Overall	472.15	80.88	17.13

Source: Primary data

It is evident from Table 1.2 that the Perception level of respondents based on factors credit card occupies the first place (mean 64.52 and Standard Deviation 11.085) followed by Electronic clearing services which occupy the second place (mean 64.18 and Standard Deviation 14.827) Debit card occupies the third place (mean 60.62 and Standard Deviation 18.894), National Electronic Fund Transfer occupies the fourth place (mean 60.00 and Standard Deviation 13.318), ATM occupies the fifth place (mean 56.92 and Standard Deviation 11.146), Real Time Gross Settlement occupies the sixth place (mean 55.66 and Standard Deviation 15.146) mobile banking occupies the seventh place (mean 54.63 and Standard Deviation 14.784) and Internet banking occupies the eighth place (mean 55.55 and Standard Deviation 11.077).

### Profile of the Customers

**Table 3**

Age	Frequency	Percent	Cumulative Percent
Less than 25	71	14.2	14.2
26-30	95	19.0	33.2
31-35	131	26.2	59.4
36-40	67	13.4	72.8
41-45	58	11.6	84.4
more than 45	78	15.6	100.0
Total	500	100.0	
Gender	Frequency	Percent	Cumulative Percent
Male	254	50.8	50.8
Female	246	49.2	100.0
Total	500	100.0	

<b>Educational Background</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
UG	82	16.4	16.4
PG	226	45.2	61.6
Professional	140	28.0	89.6
Others	52	10.4	100.0
Total	500	100.0	
<b>Nature of Occupation</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Government Employees	155	31.0	31.0
Private	97	19.4	50.4
Business and Trade	88	17.6	68.0
Students	56	11.2	79.2
Others	104	20.8	100.0
Total	500	100.0	
<b>Monthly income</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Less than 10,000	106	21.2	21.2
10,001 - 15,000	217	43.4	64.6
more than 15,001	155	31.0	95.6
Not applicable	22	4.4	100.0
Total	500	100.0	
<b>Accounts in No. of Banks</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative %</b>
One	169	33.8	33.8
More than one	331	66.2	100.0
<b>Total</b>	<b>500</b>	<b>100.0</b>	

Source: Primary data

Since the sex of the customers has its own impact on the level of estimation and perception on the services of banks, it is included as one of the profile variables. The nature of estimation and perception on the bank's services may completely differ from male to female.

The first two major age groups among the customers in the present study are less than 25 years and 25 —40 years, constitute 26.2 and 59.4 percent of the total.

The level of education provides more awareness of banking to the customers and exposure to the present Banking experience in years. The educated customers may have more awareness and exposure to these aspects in general. Hence, the comparative analysis may have its impact on the perception of the services offered by the banks. So, the level of education is included as one of the profile variables in the present study. It is confined to schooling, graduation, and post-graduation.

The important level of education among the customers is graduation and post-graduation, which constitute 45.2 and 61.6 percent of the total respectively.

A maximum of 17.6 percent of the customers belongs to the business group. It is followed by the private-employer and Government employees, which constitute 31.00 respectively. In the first two important 17.6 occupations are Government employee and the private employee who constitute 31 percent of its total respectively.

In the present study, the monthly income among the customers is confined to below Rs.10000, Rs.10000 - 20000, Rs.20000 - Rs.30000 and above Rs.30000. the distribution of customers on the basis of their monthly income is illustrated. In the present study, the nature of customers is confined to individual, businessman, corporate and Govt. office. The nature

of the customers is given in the table.

**Table 4: Nature of Gender and Level of Perception – Chi-Square Test**

			Level of Perception					Total
			1	2	3	4	5	
1	1	Count	112	45	6	48	36	247
		Expected Count	107.4	48.5	10.4	44.1	36.6	247.0
	2	Count	105	53	15	41	38	252
		Expected Count	109.6	49.5	10.6	44.9	37.4	252.0
Total		Count	217	98	21	89	74	499
			217.0	98.0	21.0	89.0	74.0	499.0
<b>Chi-Square Tests</b>								
		<b>Value</b>	<b>Df</b>	<b>Asymp. Sig. (2-sided)</b>	<b>Exact Sig. (2-sided)</b>	<b>Exact Sig. (1-sided)</b>	<b>Point Probability</b>	
		Pearson Chi-Square	5.998 <sup>a</sup>	4	.199	.200		
		Likelihood Ratio	6.054	4	.195	.199		
		Fisher's Exact Test	5.958		.202			
		Linear-by-Linear Association	.014 <sup>b</sup>	1	.906	.915	.467	
		N of Valid Cases	499					

It is noted from the above table that the 'p; value is less than 0.05 the result is significant at 5% level. From the analysis, it is concluded that there is a close relationship between Level of Perception of respondents and Gender. So, eventually, the Null hypothesis rejected, alternative hypothesis accepted.

In order to find the relationship between the Type of bank of the respondents and Level of economic motivation, a chi-square test is used and the result of the test is shown.

### Limitations of the Study

The study has some limitations that need to be approved and addressed about the present study. The study is limited to the banking sector located in Kerala only. The study is based on the opinion survey of customers. But, the opinion expressed may differ according to time and situation. The findings of the study can't be comprehensive as the study is made covering a limited area namely at Kerala.

### SUGGESTIONS

- Maintenance of minimum balance and restriction of free withdrawal in different bank ATM are noticeably painful to the rural and economically weaker segment customers. So, banking government must make the important association provide the banking service at zero stability to underneath poverty line customers.
- Uneducated clients have some problems of preserving the ATM playing cards and mystery password use on occasion and in this connection, customers are not capable of urgently direct the ATM machines to prevent the charge for the motive of e-banking. Hence addressing the above lacuna, systems and practices ought to be redefined as a consumer pleasant.
- To recognize the consumer needs and their grievances to assist them in establishing an account for brand spanking new clients a “may also I help you” counter can be created.

- All online banking offerings may be available in neighborhood languages
- Creating attention amongst rural customers by using engaging in academic campaigns approximately E-banking offerings.
- Customer needs to follow the policies and regulations to keep away from unnecessary frauds, misappropriation along with hackers and so on.
- Build clients' popularity in utilizing internet banking and bring consumer self-assurance and the reliability of the offerings presented by way of public area banks.

## CONCLUSIONS

The creation of stability accounting scheme to all citizens through authorities of India shall boom the corporate social obligation of the banking sector as nationally a crucial one. It extends the scope of banking offerings from control of clients' money to management and disbursement of the government fund to beneficiaries beneath diverse schemes. In addition to it, Industrialization rapid growth of urbanization, online trading, extended numbers of utilization of debit/credit score card have resulted in growing the complexity of work in banking zone. The guide paintings are not quick and precise. The answer of the puzzled workload handiest thru automation and e-banking services and preserving clean availability of those services to all strata of public wishes quite a few education and recognition programmes both to present personnel and clients. In this connection, in an effort to keep the connection among management and customers utilizing e-banking offerings, the emerging troubles are to be redefined from its originality to offer the offerings to all sort of customers in all places. In different words, thousands and thousands and hundreds of thousands of e-banking customers totally rely upon the e-banking offerings, not only for their bread and butter but also for his or her necessities of luxury goods. So it is evident that the Indian banking scenario is below the changing system from guy to gadget and additionally in the nature of progressing in privatization to automation.

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