

**A STUDY ON AWARENESS LEVEL OF E-BANKING SERVICES WITH SPECIAL REFERENCE TO SCHOOL TEACHERS IN BANGALORE****Mr.Girinath****Research Scholar****Bharathiyar university,****Coimbatore, Tamilnadu.****Dr.A. Ravi, Professor****Dept of Management Studies and Research****Coimbatore Institute of Eng. & Tech.****Coimbatore, Tamilnadu****ABSTRACT**

Financial institutions are contributing major role in Indian economy. Both private and Government financial institutions are extending various customer services in all parts of our country. In the international domain technology is influencing the banking sectors towards customer care and facilities. The Government of India is organizing a professional network system to connect all the villages and providing opportunities to have a bank account for each and every family. When the villages are connected with direct banking facilities, it is also possible to impart the E-Banking facilities at different levels. Most of the corporate ,Educational institutes , service organizations are implementing and practicing online facilities for deposit , fund transfer, salary distribution , payment for online shopping and conversion of currencies. Compare with other service organizations, banking sector is dominating in providing and utilizing E-Banking services.

Commonly used E-Banking facilities are Cash payment, Deposit, Request for Demand draft, Check book, Balance Enquiry, Fund transfer from one A/c to another, Bills and Insurance premium payment.

**Key Words:** E-Banking, E-commerce, Banks, Economic development, Customer awareness.

### INTRODUCTION

E-banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic interactive communication channels. E-banking includes the systems that enable financial institution customers, individuals or business, to access accounts, transact business, or obtain information on financial products and services through a public or private network. E-Banking services through electronic delivery channels like ATM, Internet banking, Telephone banking and other electronic delivery channels. The Basic Level Service is the bank's web site which disseminates information on different products and services offered to a customer and members of public in general. It may reply to customer queries through email. Web sites which allow customers to submit their instructions, applications for different services, queries in their account balances, etc. but do not permit any fund-based transactions on their accounts. Internet banking services are offered by Fully Transactional Web sites which allow the customers to operate their accounts for transfer of funds, payment of different bills, subscribing to other products of the bank and to purchase and sale of securities, etc. The above forms of Internet banking service to the customer by new banks are delivered through Internet or other electronic delivery channels as value added services. Some of these banks are known as 'Virtual' banks or Internet only. Internet banking system and method in which a personal computer is connected by a network service provider directly to a host computer system of a bank such that customer service requests can be processed automatically. System is capable of distinguishing between those customer service requests which are capable of automated fulfillment and those requests which require handling by a customer service representative.

### STATEMENT OF THE PROBLEM

With the changing environment the banks are implementing E-Banking facilities through Tele-banking, Mobile banking and Call centre services, ATM and others one after another. Due to rapid change in technology and the entry of private and foreign banks Indian customers are highly benefited. This research attempted to bring out the school teachers' interest level on E-banking services.

### SCOPE OF THE STUDY

This research work is attempted to know the awareness of E-Banking services among school Teachers in Bangalore which includes Jayanagar, Bommanalli, Koramangala, Shanthi Nagar & Shivaji Nagar. The Study encompasses the E-Banking facilities to the customers in Private Banks. The study covers respondents of school Teachers with varied age group and educational level and provides scope identifying the unknown facts and will be creating several opportunities for future research.

**OBJECTIVES**

- To find out the awareness on E-Banking facilities by Banking Sector.
- This study aim to find out the sources of awareness on E-Banking Service.
- To evaluate the customer satisfaction level on E-Banking facilities.
- To find out the types of E-Banking facilities provided by Private Banking Sector.
- This study also aims to find out the relationship between Educational Level and awareness level of E-Banking facilities.

**Hypothesis:**

There is no significant relationship between Education and awareness of E-Banking facilities.

**METHODOLOGY****Research Design**

Exploratory research design was used for this study because the researcher adopted primary data and computed.

**Area of Research**

This study covered five major areas of Bangalore for data collection. Such as Jayanagar, Koramangala, Shanthinagar, Shivajinagar, Bommanalli.

**Sampling Design**

Random Sampling was adopted for this study because the researcher felt it was very suitable and effective oriented. The data have been collected randomly from different school teachers.

**Sample Size**

A small part of sample has been collected from the universe. As per the educational department and directorate of school education there are around 5000 teachers are employed in different schools. From this 125 respondents were selected for data collection, which is just 2.5% of the universe.

**Sample distribution**

Area of survey	No.of Respondents	Percentage
Jayanagar	25	20%
KoramangalaShanthiNagar	25	20%
Shivaji Nagar	25	20%
Bommanahalli	25	20%
	25	20%
Total	125	100%

**Source: Computed primary data****Nature of Data**

Primary data have been collected from the targeted respondents with structured questionnaire.

**Method of Data Collection**

Personal interview technique was adopted by the researcher for data collection in which the researcher met the school teachers and collected the required data.

**LIMITATIONS**

- This study is limited only to the customer of school teachers of selected schools in Bangalore city.
- The data was collected within limited time period.
- This study limits the findings as per date.

## ANALYSIS & INTERPRETATION

### 1. Table shows Gender of Respondents

S.No	RESPONSE	NO OF RESPONDENTS	PERCENTAGE
1	Male	70	56
2	Female	55	44
	Total	125	100

Source: Computed Primary data

#### INTERPRETATION:

The study revealed that 56% of the teachers are male category and 44% respondents are the female teachers employed in different schools.

### 2. Table shows Age Group of Respondents.

S.No	RESPONSE	NO OF RESPONDENTS	PERCENTAGE
1	Between 20-30	60	48
2	Between 31-40	40	32
3	Between 41-50	20	16
4	Above 50	5	4
	Total	125	100

Source: Computed Primary data

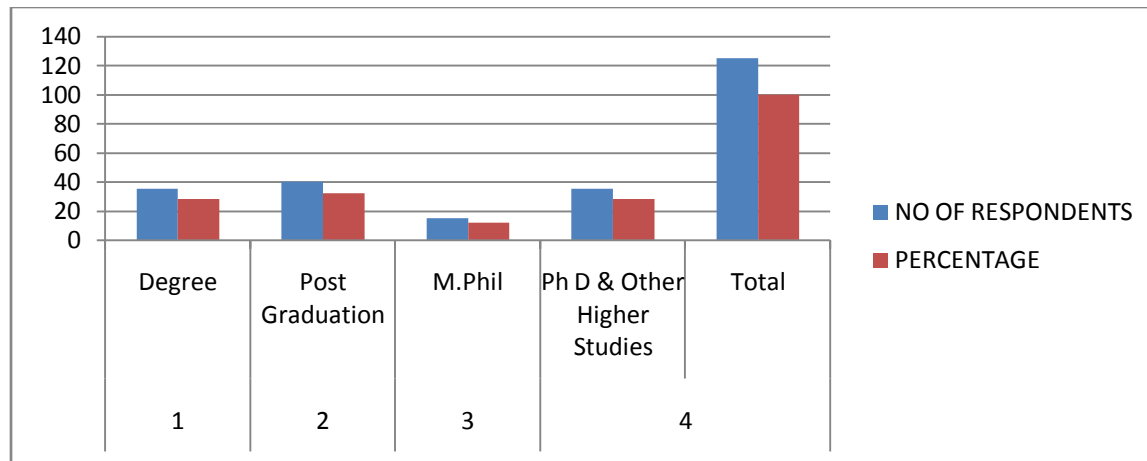
#### INTERPRETATION:

From the above table it is observed that 48% of the respondents are in the age group 20 to 30 , 32% are from 31 to 40 years and 16% of the respondents belongs to the Age Group of 41 and 51.

### 3. Table shows Educational Qualification of Respondents

S.No	RESPONSE	NO. OF RESPONDENTS	PERCENTAGE
1	Degree	35	28
2	Post Graduation	40	32
3	M.Phil	15	12
4	Ph D & other higher studies	35	28
	Total	125	100

Source: Computed Primary data



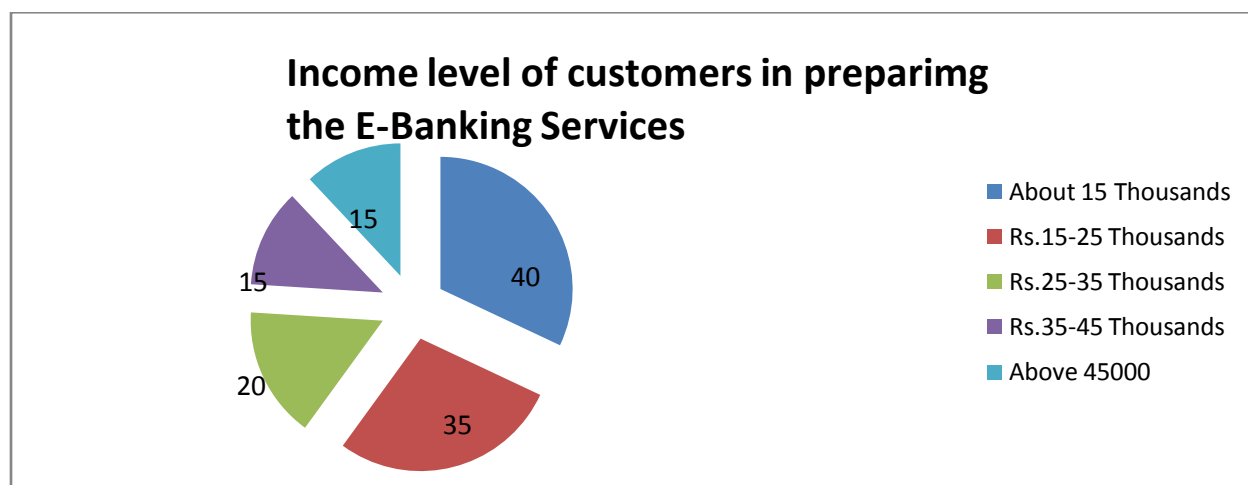
#### INTERPRETATION:

The survey found that 28% of the respondents are having qualified the degree level, 32% of the respondents have qualified to post graduation, 12% of the respondents obtained their M.phil degree and 28% of them were achieved Ph.D and other higher studies.

#### 4. Table shows the Income level of customers in preferring the E-Banking Services

S.No	RESPONSE	NO OF RESPONDENTS	PERCENTAGE
1	About 15 Thousands	40	32
2	Rs.15-25 Thousands	35	28
3	Rs.25-35 Thousands	20	16
4	Rs.35-45 Thousands	15	12
5	Above 45000	15	12
	Total	125	100

Source: Computed Primary data



**INTERPRETATION:**

From the above table which shows that 32% of respondents income level is about 15000 per month, 28% of respondents income is between 15-25000, 16% of respondents income level is between 25-35000, 12% of respondents income level is between 35-45000 and 12% of respondents income level is in Rs.45000 and above.

**5. Table shows the awareness level of E-Banking facilities by Banking Sector**

S.No	RESPONSE	NO OF RESPONDENTS	PERCENTAGE
1	Excellent	50	40
2	Good	45	36
3	Average	20	16
4	Below Average	5	4
5	Poor	5	4
	Total	125	100

Source: Computed Primary data

**INTERPRETATION:**

It is noticed that from the above table that 40% of their respondents awareness level on E-Banking facilities was excellent, 36% of the respondents awareness level was good and 16% of the respondents awareness level was average and 4% of the respondents awareness level was below average and poor.

**6. Table shows Customer Satisfaction Level on E-Banking facilities.**

S.No	RESPONSE	NO OF RESPONDENTS	PERCENTAGE
1	Highly Satisfied	45	36
2	Satisfied	40	32
3	Average	30	24
4	Dis-satisfied	5	4
5	Highly Dis-Satisfied	5	4
	Total	125	100

Source: Computed Primary data

**INTERPRETATION:**

The study exposed that 36% of the respondents are highly satisfied on E-Banking facilities, 32% are satisfied and 24% of the respondents satisfied is just average and below average.

**7. Table shows the types of E-Banking facilities that used by customers.**

S.No	RESPONSE	NO OF RESPONDENTS	PERCENTAGE
1	Cash Payment / Deposit	25	20
2	Request for Demand Draft/ Check Book	15	12
3	Balance Enquiry	35	28
4	Fund Transfer from one A/c to other	30	24
5	Bills & Insurance Premium Payment	20	16
	Total	125	100

Source: Computed Primary data

**INTERPRETATION:**

The research exposed that 20% of the respondents are using E-Banking facility for cash payments, 12% are using for demand draft, 28% respondents are using E-Banking facilities for balance enquiry and 24% of the respondents are using the E-Banking facilities for fund transfer from one account to another account.

**8. Table shows the benefits of e-banking facilities to customers**

S.No	RESPONSE	NO OF RESPONDENTS	PERCENTAGE
1	Saving of time/money/energy	35	28
2	Quick response	30	24
3	Accurate response	25	20
4	From anywhere to anywhere banking	20	16
5	Any other reason	15	12
	Total	125	100

Source: Computed Primary data

**INTERPRETATION:**

This survey found that 28% of the respondents are using the E-Banking facilities for their saving purpose, 24% are using for quick money transfer, 20% of the respondents are using E-Banking facilities for updating the balance and 28% the respondents stated that they are using E-Banking facilities for various other purposes.



## CHI-SQUARE ANALYSIS

Testing the relationship between Education and Awareness on E-Banking Facilities.

### 9. Table shows influence of Education and awareness level of E-Banking Facilities

Education	Awareness Level		Respondents
	Yes	No	
Degree	20	15	35
Post Graduation	32	08	40
M.Phil	08	07	15
Ph D& Other Higher Studies	25	10	35
Total	85	40	125

Source: Computed Primary data

Two variables have been taken to test the relationship between Education and awareness level of E-Banking

O	E	(O-E)	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
20	23.8	-3.8	14.44	0.6067
15	11.2	3.8	14.44	1.2892
32	27.2	4.8	23.04	0.8470
8	12.8	-4.5	23.04	1.8
8	10.2	-2.2	4.84	0.4745
7	4.8	2.2	4.84	1.0083
25	23.8	1.2	1.44	0.0605
10	11.2	1.2	1.44	0.1285
				$\Sigma = 6.2147$

## INTERPRETATION:

O specifies Observed Frequency from the sample respondents

E specifies Expected Frequency from the computed primary data

d.f (degree of freedom)= (4-1)(2-1) = 3

Level of significant tested 5%

The Calculated Chi square Value for d f , 3 at 5% level of significant is = 6.2147

The Table Value at 5% level of significant for d f, 3 = 7.815

From the study it is observed that the calculated value of chi square (6.214) is lesser than the table value 7.815. Hence the null hypotheses can be accepted and there is an evidence for the relationship between the Education and Awareness level.

## **FINDINGS**

1.The survey found that 56% of the male teachers and 46% of the female teachers are working in different schools at Bangalore.

2. The study found that 48% of the respondents are in the age group of 20 to 30, 32% of the respondents are from the age group of 31 and 40, and 16% of the teachers with the age of 41 and above are working in different schools.

3. This survey revealed that 32% of the teachers are working in the schools with post graduation, 12% of the teachers are equipped with M.Phil. degree and 28% of the teachers have qualified doctorate degrees in their respective subjects.

4.The study exposed that 32% of the teachers are receiving Rs.15000 as their salary and only 12% of the teachers are receiving Rs.45000 and above as salary per month.

5. The study disclosed that 40% of the teacher's awareness level on E-Banking services was excellent, 36% of the teacher's awareness level was good. But only 8% of the teachers are not aware on E-Banking services

6. The survey revealed that the satisfaction level of the teachers on E-Banking facilities is remarkably satisfied and highly satisfied, 8% of the teachers satisfaction level was not good.

7. This survey exposed that 20% of the teachers are using the E-Banking facilities for cash payment and deposit, 12% of the respondents are using for Demand draft, 28% of the teachers using E-Banking facilities for only balance enquiry and 16% of the respondents are using E-Banking services for Bills and Insurance premium.

**CONCLUSION**

Technology is the key factor for the change of any country and individuals. The service sector is widely using online facilities for various purposes. The banking sector is one of the major contributors for the GDP and initiating various parameters and promotional strategies for using the online facilities. Though the technology is focused on high in developed countries, the awareness level is very minimum in rural segment. No doubt that the usage of E-Banking facilities and online services will be reducing the burden of the customers and increasing the satisfaction level by minimizing time and risk factor. Schools are major segments where the basic technology can be introduced and executed for students and teachers, so that the whole society can be benefited by the E-Banking facilities. It is true that a teacher is a role model and second mother for any learner at any stage.

**RECOMMENDATIONS**

Since the study observed many issues from the school teachers of selected areas, this study is suggesting the followings.

1. Education level of the teachers should improve with multi level exposure and so all the teachers should upgrade their knowledge with latest technology.
2. The awareness level of the E-Banking facility is not up to the level, so the banking sectors should take required steps for promoting the awareness level to teachers and rural segment.
3. The banking sectors should use proper guidelines for the usage of E-Banking facilities through proper channel which can be helpful to increase teacher's satisfaction.
4. This study is also suggesting to the government of India to provide and extend the free learning facility and to provide training for the rural community about the technology and its application.

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