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### **An Imperical Study on Internet Banking**

**Ezreth.P\***

Assistant Professor Of Commerce Mannaniya College Of Arts & Science Pangode. Kallara  
Thiuvanantapuram District. Kerala,  
E-mail [ezrethp77@gmail.com](mailto:ezrethp77@gmail.com)

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#### **ABSTRACT**

Internet banking is the most convenient way to bank - anytime ,at any place, at your convenience. You can access online banking from any device that has connectivity to the internet banking . You also need to the register for the internet banking service with the branch . Technology has a major impact in helping banks service their customers with the introduction of internet banking . It helped give the customers anytime .Access to their banks. The main advantage of mobile banking over internet banking is that it enables"anywhere banking" customers now do not need access to a computer terminal to access their banks, they could do so an the go when they are waiting for their bus to the work palce, when are travelling or when they are waiting for their orders to came through in a restaurant.

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**\*Corresponding author**

**Dr. EZRETH.P**

Assistant Professor Of Commerce  
Mannaniya College Of Arts & Science Pangode.  
Kallara Thiuvanantapuram District. Kerala  
,E-mail [ezrethp77@gmail.com](mailto:ezrethp77@gmail.com)

## INTRODUCTION

Banking is no longer confined to the branches of customers are being provided with additional delivery channels VIZ,ATM, internet banking, mobile banking etc. Each of these channels has its own specific advantages in terms of improved customer service and reduced transaction cost.

Out of various delivery channels internet banking is taking the lead and has become the most popular convenient model of banking against customers.

Banking transactions that take place in virtual ambience and the website of banking company a financial service. The major advantage of emerging internet banking after the advent of India net banking is as follows:  
\*The customer can perform basic banking transactions, round the clock.

## OBJECTIVES OF THE STUDY

Internet banking, playing an important role in the society, however, this role may change in the case of literacy and usage levels. The internet banking concept is based on the educational level, and occupation and income levels. In light of these observations the objectives of the study is to examine and compare the roles played by people using the different packages of internet banking.

The following are the major objectives for the study

- ❖ To identify the amount of people using internet banking facilities
- ❖ To clearly examine the hindrances while using internet banking
- ❖ To compare and examine the usage level of people relating to the different packages of E banking

## METHODOLOGY

The study was conducted about a particular area in 2017 and was designed to be an exploratory study limited to analyzing the people using internet banking facilities. The hypothesis to be tested were formulated as follows

There are no people using internet banking facilities

There are people using internet banking facilities

## REVIEW OF LITERATURE

1. Mols (1999) acknowledged that the internet banking is an innovative distribution channel that offers less waiting time and higher spatial convenience than traditional branch banking with significantly lower cost structure than traditional delivery channels, internet banking reduces not only operational cost to the bank but also leads to a higher level of customer satisfaction.

2. polatoglu and Ekin(2000) ,listed nine factors that influenced the diffusion of internet banking they are relative advantage, observability, trailability, complexity, perceived task, type of group,type of decision and marketing effort Kajra Louto(2000) in this study made an attempt to determine those factors the information of consumer attitude towards e - banking.

## ANALYSIS AND INTERPRETATION OF DATA

The delivery channels include dial up connection, private network, public network etc. with the popularity of computers, easy access to internet and World Wide Web(WWW) internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their customers. this form of Banking is generally referred to as internet banking also the range of products and services offered by different banks very widely both in there context and sophistication.

Today the banks are adopting electronic banking as a means enhancing services quality of banking services. they are providing electronic banking to their customers to increase customer satisfaction in banking service.

### Educational Qualification

The education qualification is one of the most important factors afield the awareness about the banking the education qualification of response where presenting in the following table.

**Table No:1Tabulation on the basis of Education Qualification.**

Particulars	No.of customers	Percentage
Primary	5	5 %
SSLC	50	20 %
Plus Two	25	25 %
Above Plus Two	20	20 %
Total	100	100 %

The table 4.3 reveals the educational qualification wise tabulation of customers the educational qualification why stabilization shows that 50% of customers have qualification about SSLC, followed by the categories 25% belong on the category of plus two 20% of customers are qualified above plus two, the last number of employees about 5% tell under the categories of primary.

### OCCUPATION

Occupation is the most important factor that increase the use of e-banking service. the occupation wise classification of respondents were presenting the following table.

**Table – 2**Tabulation on the basis of occupation

<b>Particulars</b>	<b>No.of customers</b>	<b>Percentage</b>
Agriculture	10	10%
Gov job	14	14%
Private job	36	36%
Self employed	23	23%
Others	17	17%

From the above table we can understand that 36% of respondent are working in agricultural sector 23% are in self employment 17% are in other sectors, 40% are in government job and the remaining 10% are the private job.

### **INTERNET**

The customers may or may not on internet. the response given by the respondent presenting the following table

**Table -3**Tabulation on the basis of internet owning

<b>Particulars</b>	<b>No.of customers</b>	<b>Percentage</b>
Yes	48	48%
NO	52	52%
Total	100	100%

The table 3 reveals that the ownership of internet wise tabulation 52% of customers where not owning internet and the remaining 48% of customers were owning internet.

### **Convenient Way For E-banking**

Convenience plays an important role in choosing various e banking service to the customers they convince way for e-banking wise classification of represents were representing in the following table

**Table – 4**Tabulation on the basis of convenientway

<b>Particulars</b>	<b>No.of customers</b>	<b>Percentage</b>
Branch Banking	12	12%
Internet Banking	18	18%
Mobile Banking	22	22%
ATM	48	48%
Total	100	100%

From the above table we can understand that 14% of the response I choose ATM at a convenient way from E-Banking 22% of response where using mobile banking followed by 18% of response where using internet banking and only 12% of response where using branch banking.

## **FINDINGS**

- Majority of SBT customers are with an education of SSLC level, since they are under qualified so they did not aware about various schemes and product
- Majority of customers are using e-banking services
- Customers in the bank are holding savings account
- Majority of customers are agreed in safety and security of e-banking

## **CONCLUSION**

The most contemporary issues of internet banking is induced in this study. The present study makes a systematic effort to measure the perception factors of the customers about the usage level offered by the banking institutions. The major drawbacks of internet banking or needs a computer, restricted use, unavailable communication facility, stare browsing, lack of trust, absence of validity and safety problem (unsafe channel)

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