

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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A STUDY ON USAGE OF TECHNOLOGY IN BANKING SECTOR WITH REFERENCE TO SELECTED BANKS

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ABSTRACT

This paper investigates the view of Indian clients towards the utilization of innovation as for such variables as accommodation, protection, security, convenience, ongoing openness, and precise record of shifted exchange that empower client's use of Banking Technology. Different components, for example, moderate exchange speed, specialized disappointment, extortion and ignorance among clients that make deterrent in appropriation, are likewise tried. The outcomes demonstrate that statistic factors, for example, sex, age, capability and pay assume a positive part in use of managing an account innovation. Every one of the banks is utilizing data innovation as a key vehicle to remain aggressive against different players. There is no noteworthy contrast between utilization rates of keeping money innovations by the clients of various private banks. This paper additionally demonstrates that managing an account innovation helps in expanding consumer loyalty, client devotion, ad libbed development, and execution of the banks.

KEYWORDS

protection, security, problems, influencing, awareness, demonstrates.

INTRODUCTION

Indian economic environment is witnessing path breaking reform measures. The financial sector, of which the banking industry is the largest player, has also been undergoing a metamorphic change. Today the banking industry is stronger and capable of withstanding the pressures of competition. While internationally accepted prudential norms have been adopted, with higher disclosures and transparency, Indian banking industry is gradually moving towards adopting the best practices in accounting, corporate governance and risk management. Interest rates have been deregulated, while the rigour of directed lending is being progressively reduced.

Today, we are having a fairly well developed banking system with different classes of banks – public sector banks, foreign banks, private sector banks – both old and new generation, regional rural banks and co-operative banks with the Reserve Bank of India as the fountain Head of the system. In the banking field, there has been an unprecedented growth and diversification of banking industry has been so stupendous that it has no parallel in the annals of banking anywhere in the world.

There has been considerable innovation and diversification in the business of major commercial banks. Some of them have engaged in the areas of consumer credit, credit cards, merchant banking, leasing, mutual funds etc. A few banks have already set up subsidiaries for merchant banking, leasing and mutual funds and many more are in the process of doing so. Some banks have commenced factoring business.

REVIEW OF LITERATURE

The saving money today is reclassified and re-designed with the utilization of IT and it is certain that the fate of managing an account will offer more modern administrations to clients with the persistent item and process developments. In this manner there is an outlook change from seller's market to buyer's advertise. So banks additionally change their approach from "Regular Banking to Convenience Banking" and "Mass keeping money to Class Banking". The review looks at different significant issues identifying with part of IT in saving money and prescribes to guarantee protection and secrecy of data's actualize IT and otheOr Cyber laws appropriately. This will guarantee the formative part of IT in the keeping money industry.

Islam, Sheel and Biswas (2007) research the fulfilment levels of HSBC ATM cardholders (both staff and non-staff) as for different perspectives (for example, expeditiousness of card conveyance, the execution of HSBC ATM, and the administration nature of ATM work force) of utilizing HSBC ATM and their suppositions on different other related issues, for example, positive and badly arranged components of HSBC ATM, suggestion to enhance the administration quality. The discoveries give critical outcomes identified with utilize and worth of holding the ATM. Assist, the discoveries helped the ATM segment to recognize their positive and negative components and the client proposal.

Wan et al. (2005) concentrate the clients' selection of saving money diverts in Hong Kong. They secured four noteworthy keeping money stations specifically ATM, Branch Banking, Telephone Banking and Internet Banking. The review divided the clients on statistic factors and mental convictions about the positive characteristics handled by the channels. The mental variables were usability, exchange security, exchange exactness, expediency, accommodation, time utility, arrangement of various individual administrations, social attractive quality, convenience, monetary advantages, and client association.

Roboff and Charles (1998) found that individuals have a feeble comprehension of internet keeping money security dangers in spite of the fact that they know about the dangers. Besides, they found that purchasers frequently assume that their bank is more worried about security issues and will ensure them. At last, they contend that in spite of the fact that shoppers' trust in their bank is solid, their trust in innovation is frail.

Mr. V. Vaidyanathan, (2008) however SMS cautions began in 2005-06 (Alpesh Patel, 2013). Remote telephone endorsers in India crossed 867.8 Million in 2013, according to TRAI (Telecom Regulatory Authority of India Act, 1997) when contrasted with 261.07 in March 2008. So there is roughly 4 times increment in the quantity of endorsers. Be that as it may, as per this report, endorsers who get to the web through remote telephones are 143.2 Million. Right around 16.5% of remote cell phone endorsers are utilizing the Internet over their cell phones. As indicated by a Mobile keeping money report by Deloitte (Alpesh Patel, 2013), 17 Million Indians are utilizing cell phones for saving money exchanges. In this way, roughly 2% of remote telephone supporters are utilizing managing an account benefits on their cell phones. Versatile keeping money is still in its beginning stage in India. In this manner, distinguishing and understanding the components affecting the conduct of cell phone supporters is one of the basic essential for advancement of portable managing an account benefits in India.

Bhatti (2007) utilized all the three models TAM, TPB and IDT and discovered that the apparent convenience saw helpfulness, subjective standard; individual ingenuity and saw behavioural control are solid determinants of the aim to embrace M-trade. The review has uncovered that subjective standards and saw behavioural control affect saw convenience and goal to embrace versatile trade. Seen control of clients can be expanded by offering them free utilization of administration for

a brief timeframe. Quick reception of innovation, due to its social impact, is contemplated as far as subjective standards and it is observed to be a note worthy element as the behavioural goal is particularly influenced by companion amass impact.

Rajesh tiwari. In today's hello their tech world innovation support is critical for the fruitful working of the keeping money. This exploration concentrates on the use of innovation in saving money segment. Today banks are the foundation of the Indian economy. It has augmented the part of keeping money area in the economy. The money related exchanges and instalment can be prepared in simple and snappy way. The utilization of ATM, charge card, tele-managing an account, portable keeping money web saving money and so on, gives greater security in saving money. It additionally highlights the compelling utilization of innovation in managing an account and item mindfulness among individuals.

RESEARCH GAP

- There are many studies on technology adoption in banking sector, risk management, service quality, usage pattern of technology etc.
- there has no comprehensive study yet been taken on awareness of customers regarding technology usage and factors influencing technology usage

STATEMENT OF PROBLEM

- Today, technology plays a crucial role in banking sector hence, the present research study focused on whether all the banking customers are aware of banking technology services
 - If, yes what are the factors effecting the customers to adopt technology services and risks involved in technology usage
- The main purpose of the study is to assess the usage level and also the problems encountered by customers in technology services

NEED AND SCOPE OF THE STUDY

To study and investigate the usage of technology in select public and private banks in Guntur rural areas. It focuses the opportunities and threats to banking sector with special reference to technology use. This study also highlights the awareness of customers for the appropriate and safe usage of technology in banking transactions

OBJECTIVES

1. To assess the awareness of technology
2. To study the usage pattern of technology-enabled banking self-services such as ATMs, internet banking, tele banking and mobile banking by bank customers.
3. To examine the risk factors due to technology in banking sector
4. To Factors Influencing the usage of technology

HYPOTHESES OF THE STUDY

H01 There is no relationship between awareness of technology among the customers and risks involved in technology

H02 There is no relationship between factors influencing usage of technology and usage level of technology

RESEARCH METHODOLOGY

Data Collection There are two methods of generating information or collecting data required for research, one through observation and other through experimentation. Observation is the process of measuring variables just as they occur in nature, without directly or deliberately influencing their values. Experimentation method has the foundation of science. Its essence is the manipulating an independent variables and then measuring the resulting change in the dependent variable. The data is collected through both primary and secondary sources.

Primary Data Collection: The most appropriate method for this research work is Survey Method. It consists of Personal Interview, Telephone Interview and Mail Interview. It is the technique of gathering data by asking questions to people who are thought to have desired information. Schedules were prepared and 142 respondents were contacted

Construction of a Questionnaire: Primary data was collected from respondents using a self-administered questionnaire, this created anonymity leading to more valid responses as well as allowing respondents to fill them at their convenience. The questionnaire was designed according to the objectives and study variables. The questionnaire is divided into 4 parts.

Part I dealt with questions framed specifically for understanding the awareness level of customers for technology in banking

Part II dealt with questions framed specifically for understanding the usage pattern and familiarity of technology in banking.

Part III Consists four items which aims at collecting information about the risks involved in technology Part 4 aims on collecting information about the factors influencing technology in banking

Secondary Data: The sources of secondary data that is referred are Libraries, trade publications, companies' brochures, websites, various books and journals are some important sources of data are the sources for gathering information.

TESTING OF RESEARCH HYPOTHESES

H01 There is no relationship between awareness of technology among the customers and risks involved in technology

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	315.376 ^a	240	.001
Likelihood Ratio	234.697	240	.584
Linear-by-Linear Association	.029	1	.864
N of Valid Cases	143		

a. 279 cells (100.0%) have expected count less than 5. The minimum expected count is .01.

As the p value is .001 which is less than .05 therefore, null hypothesis is rejected. So there is a significant relationship between awareness of technology among the customers and risks involved in technology

H02 There is no relationship between factors influencing usage of technology and usage level of technology

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	686.952 ^a	364	.000
Likelihood Ratio	333.343	364	.874
Linear-by-Linear Association	.695	1	.405
N of Valid Cases	139		

a. 406 cells (100.0%) have expected count less than 5. The minimum expected count is .01.

As the p value is .000 which is less than .05 so there is a significant relationship between factors influencing usage of technology and usage level of technology.

FINDINGS

1. Customers are influenced by many factors such as ease of use, Convenience, less cost, reduced waiting time while using technology in banking transactions
2. Problem of machine out of cash is high they are unable to get the cash that which is required. Respondents are facing the problem of machine out of order very frequently and many times.
3. Respondents are waiting in queues for a long time it leads to delay of other works and the frequency of this problem is very often.
4. Problem of not providing information was opted at high percentage i found that respondents are unable to get the information and complete their transaction without required information.
5. Almost many of the respondents feel that it was taking plenty of time to complete a transaction i.e., found few reasons those are due to technical issues, too many steps, etc.,
6. Respondents are facing the problem of lack of clear guidelines are high in ratio. It is enabling them to switch on to services those which are getting provided.
7. Usage level of ATM service is high. I found that 55.24% respondents are using ATM services frequently to complete their day to day transactions.
8. Most of the respondents are using cash deposits through ATM as it helps them to complete their deposits and it has 24*7 working hours to help the customers.
9. 96% of the respondents are using internet banking services to shop online as it is a leading competitor.
10. I found that most of the respondents are satisfied with the SMS alerts because customers can monitor the transactions directly and it shall act as a proof in any circumstances.
11. 74.13% are influenced by the factor of reduction in time off because they can complete their transactions in very little span of time compared to visiting branches to complete the transactions.
12. Technology that which was used in e-banking services was easily adoptable. So most of the respondents are influenced by these factors.
13. There is a significant relationship between awareness of technology among the customers and risks involved in technology.
14. There is a significant relationship between factors influencing usage of technology and usage level of technology
15. Although E-banking provides flexibility in performing financial transaction, fast and easy, however individuals are still reluctant to adopt the system because of several reasons.
16. First, the security and privacy are two elements in the perceived risk. Without a proper knowledge of the system, individuals are not interested to test the system.
17. Perceived usefulness, ease of use and consumer awareness have positive impact on the intention to adopt technology banking while perceived risk has negative impact on it.
18. There are few threats in usage of technology like ATM- Machine out of cash, ATM-Reduction in balance without cash, waiting for longtime for conducting, Lack of security in transactions
19. Customers are aware of few schemes which are supported with technology which reduces their risk level in dealing with banks

SUGGESTIONS

1. Measures to be taken to improve effective utilization of technology in banking services. People still have a grit to deposit cash through ATM's. Therefore, banks can create awareness among people to effectively utilize the technology provided. Banks can list the instruction procedures on all ATM outlets so that people can use it effectively.
2. People don't prefer to use phone banking as language is a major constraint. Banks can consider state language as their first priority instead of national language. This not only refers to the customer service representatives but also statements can be provided in their preferred language.
3. Another major hurdle why people don't prefer phone banking is that people are kept on 'waiting mode' for a long time. Banks shall take this into consideration and help people to make effective utilization phone banking.
4. People don't prefer to use ATM card as the minimum balance is high for a savings account. It is difficult to maintain the same amount. But it is not in the case of salary account as they provide zero balance. This facility should be available to all accounts so that there would be more usage of technology.
5. To make available the best and quick services to the customers with the new banking technologies.
6. Proper measures must be taken by banks to solve the issues which are raising frequently if not it shall create a negative impact in the minds of customer
7. Must encourage the customers to use internet banking service to save the time and additional manpower work.
8. Banks can list the instruction procedures on all ATM's so that people can use it effectively.
9. Telephone banking can be changed to the state and regional language rather than national language. Because every customer will not have knowledge on the language properly.
10. From the study found that most of the respondents are not using telephone banking it is about 56% as above mentioned in data analysis, 36% are not using mobile banking even for once. So proper education and usage pattern must be taught to the customers by banks by using pamphlets are in any other way that which will make the services utilized effectively.

CONCLUSION

This study reveals that in spite of the advent of technology people still prefer for direct banking for cash transactions which in turn is loaded with crowd in banks. People feel direct banking as a platform of convenience. Customers are forced to go to banks for payments and still they do not to feel comfortable due to long queues. Yet people are not aware of the utmost utilization of technology since they have a threat towards safety. The study emphasizes on the percentage of awareness on maximum utilization of technology. Also, there are some areas on which banks have to focus for improvement.

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