

**CONSUMER AWARENESS AND USAGE OF E-BANKING
TRANSACTIONS THROUGH MOBILE PHONES
A STUDY WITH REFERENCE TO BELTHANGADY TALUK**

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I. INTRODUCTION

The world is changing at an increasing rate and technology is considered to be the key driver for these changes around us. The wide use of internet and technology advancement in, technology-based systems, especially those related to the internet, are leading to fundamental changes in how companies interact with customers. Day by day increasing change in technology world, it leads to improve e-banking services of various banks. Now-a-days people are educated more than olden days, today human lives become machine oriented and they don't have enough time to visit bank branch than ever before. Mobile phones usage has spread in a very broad manner both in developing and developed countries. Mobile banking has great potential for extending the provision of financial services to all the people through a technology that is both familiar and widespread. Our day to day activities are handled electronically and due to this acceptance of information technology at home as well as at workplace has been increased. Slowly but steadily, the Indian customer is moving towards new banking services like internet banking and mobile banking.

Mobile banking is defined as the application of wireless communications networks and devices to the execution of transactions with monetary value—either direct or indirect. Internet banking and mobile banking has become the self-service delivery channel that allows banks to provide information and offer services to their customers with more convenience via the web services technology and mobile services.

II. E-BANKING

E-banking means providing banking products and services through electronic delivery channels like ATM, internet banking, telephone banking and other electronic delivery channels. Automated Teller Machine is an electronic computerized telecommunication device that allows a customer to directly use a secured method of communication to access their bank accounts or make cash withdrawals and other services. Internet banking is highly useful to the customer one who has a computer with internet connection, they need not visit bank branch for their business transactions. Simply they can transact anywhere, anytime if they have internet connection. By dialing the telebanking number customer can get various facilities like cheque book request, balance enquiry etc.

III. MOBILE BANKING:

Mobile banking is a term used for performing balance cheques, account transactions, payments, credit applications and other banking transactions through a mobile device such as a mobile phone or personal digital assistant. The earliest mobile banking services were offered over SMS. Mobile banking is a provision and financial services with the help of mobile telecommunication devices. Mobile banking requires perhaps the most consumer involvement, as it requires the consumer to maintain and regularly interact with additional technology. Consumers who use e-banking use it on an ongoing basis and need to acquire a certain comfort level with the technology to keep taking its benefits.

IV. RESEARCH METHODOLOGY

The study is analytical in nature and based on both primary and secondary data.

This research follows the survey research methodology based on previous research in related area, a questionnaire was constructed to study the consumer preference towards e-banking services of banks. The data was obtained through the use of structured questionnaire and convenience sampling. The data were analyzed with percentage method. Frequencies, charts and tables are also prepared.

Primary data

This study is mainly based on the primary data, which was collected by using questionnaire. The questionnaire was prepared after analyzing the various aspects of the topic and utmost care was given to ensure that questions to be included suits to the purpose of the study.

Secondary data

The secondary data used in the study were collected from websites.

Sample size

The sample consists 200 respondents.

V. OBJECTIVES OF THE STUDY

1. To evaluate the awareness of E- Banking among the customers.
2. To know the cause why customers are not using mobile banking.
3. To find out their perception about mobile banking

VI. LIMITATION OF THE STUDY

1. The study confined 200 respondents.
2. The study has been restricted to the respondents belongs to Belthangadytaluk.
3. The data was collected within 2 month time period.

VII. DATA ANALYSIS AND INTERPRETATION

In the present scenario preference among customer for e-banking services of banks is differ from one person to other person, so to understand preference of different customer we have used various dimension such as usage

of e-banking service, most preferred service, convenience, security, accessibility, satisfaction level of customer using Internet banking.

AGE GROUP OF CUSTOMER ON E-BANKING SERVICES

A	G	E	F R E Q U E N C Y		P E R C E N T A G E	
1	5	- 2	0	2	6	1 3
2	0	- 2	5	5	4	2 7
2	5	- 3	0	8	6	4 3
3	0	& a b o v e	3	3	4	1 7
T O T A L			2	0	0	1 0 0

The above table depicts the relationship between the age and customer satisfaction on e-banking. Majority of the respondents belongs to the age group of 25-30 have high level of perception regarding the e-banking services. Majority of respondents who are between the age group of 20-25 have medium level of perception regarding the e-banking services and majority of them who are between 15-20 and 30- above have low level of perception regarding the services of e-banking.

GENDERWISE DISTRIBUTION OF SAMPLES

G E N D E R	F R E Q U E N C Y		P E R C E N T A G E	
m a l e	1	2	6	6 3
f e m a l e	7		4	3 7
T O T A L	2	0	0	1 0 0

Above table shows that most of the respondents are men (63%), they are using e-banking service in researched area compared to women or females (37%).

EDUCATION STREAMWISE DISTRIBUTION OF SAMPLES

Q U A L I F I C A T I O N	F R E Q U E N C Y		P E R C E N T A G E	
No Formal Education	2		6	1 3
Just Illiterate	2		6	1 3
S S L C	3		4	1 7
P U C	4		6	2 3
Graduation /Post Graduation	6		8	3 4
T O T A L	2	0	0	1 0 0

In the above table 13% of respondents have no formal education and same percentage of respondents have just illiterate because they are mainly focuss on agriculture.17% of respondents qualification is SSLC and 23% of respondents are from puc and they have aware of mobile banking services but not much know about it. 34% of

respondents qualification is Graduation and Post Graduation, they have much knowledge of mobile banking services.

OCCUPATION WISE DISTRIBUTION OF SAMPLE

O C C U P A T I O N	F R E Q U E N C Y			P E R C E N T A G E		
D a i l y w a g e w o r k e r	3	4	1	7		
P r o f e s s i o n a l	8	6	4	3		
E n t r e p r e n e u r	8	0	4	0		
t o t a l	2	0	0	1	0	0

The above table depicts the significant difference between the occupation of the customer and customers preference on e-banking services. Majority of respondents who are professional and entrepreneur. 43% of professional and 40% of entrepreneurs have high level of perception towards the services of e-banking. Daily wage worker i.e.17% of respondents have very low level of perception regarding the e-banking services.

RESPONDERS RESPONDENTS TO OPERATING MOBILE BANKING

p a r t i c u l a r s	f r e q u e n c y			p e r c e n t a g e		
Y e s	1	8	6	9		3
n o	1		4	7		
	2	0	0	1	0	0

In the above chart 93% of respondents were know to operatig mobile mobile banking and remaining 2 respondents from 30 says that they are don't know to operating mobile banking services.

INTERST OF RESPONDENTS TO ENROLL FOR MOBILE BANKING

P A R T I C U L A R S	F R E Q U E N C Y			P E R C E N T A G E		
Y e s	1	6	6	8		3
N o	3		4	1		7
T O T A L	2	0	0	1	0	0

The above table analyses that 83% of respondent'swere interest to enroll for mobile banking and 17% of respondents don't interestingin enroll for mobile banking.

RESPONDENTS ARE IN MOBILE BANKING

PARTICULARS	FREQUENCY	PERCENTAGE
Yes	20	67
No	10	33
T O T A L	30	100

Above table shows that, from the 30 respondents 20 respondents are in mobile banking and 10 respondents are don't in mobile banking services.

RESPONDENTS REASON FOR NON ADOPTION OF INTERNET BANKING IN MOBILES

PARTICULARS	FREQUENCY	PERCENTAGE
Never heard of internet banking	1	3
Concerned about security	5	17
Don't know to use it	6	20
Not available	4	13
Other	5	17
T O T A L	21	70

Above chart shows that main reason for not opening an Internet bank account by the respondents. Based on the research study finds that major reason that literacy level is low as compared to other cities. There are 10 respondents from the 30 were not adopting mobile banking mainly because they depend on mainly agriculture business in this area and also respondents not aware of Internet banking facility and they don't know how to use it.

PERCEPTION OF E- BANKING SERVICES THROUGH MOBILES (PERCENTAGE)

PARTICULARS	FREQUENCY	PERCENTAGE
Familiar with checking account balance	30	100
Familiar with paying bills	25	83
Familiar with money transfer facility	28	93
Familiar with sending a request for issue of checkbook	28	93

Above table shows that, 30(100%) respondents says that they were familiar with checking account balance because they are some knowledge about mobile banking. 83% of respondents were familiar with paying bills through mobile banking. 93% of respondents were familiar with money transfer facility because it saves the time and cost. Most of respondents (93%) were familiar with request for issue of checkbook.

RESPONDERS PREFERENCE IN E- BANKING SERVICES

PARTICULARS	FREQUENCY	PERCENTAGE
Atm	5	17
Online banking	6	20

Telephone banking	1	5	5	0
Atm & online banking	1	6	5	3
Mobile banking	2	6	8	7
Sms & other banking	1	2	4	0

Above table resulted that 83% of respondents were prefer ATM for their day-to-day activities or financial transactions, in the same way, 87% of respondents were in online banking. 50% and 53% of respondents were prefer Telephone banking and ATM and online banking. There are 87% of respondents were prefer mobile banking. Sms and other banking services used only 40% of respondents in research area.

VIII. FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

1. The study shows that younger generation were using electronic banking services are more as compared to older generation because of new innovation in information technology and their adoption level is high in e-banking.
2. Risk is one of the factor customer were consider while opening an Internet bank account.
3. Majority of consumers are aware that mobile banking is now available in India.
4. Majority of the consumers have heard about mobile banking but very few have actually used it.
5. Consumer awareness has significant impact on entreat to use in mobile banking. Consumer's are interested because they heard about it somewhere and think that with the help of mobile banking they can do there banking transactions anywhere anytime.
6. Most of the consumers prefer e-banking for quickness.
7. E-banking technology is highly useful to consumers as well as banks and other organizations like government organizations.
8. Consumer's soft come to know about new products or services through unofficial channels like friends, family, colleagues and through Internet.

SUGGESTIONS

1. Online consumers are mainly concerned on safety issues, so the banks should educate their customers on the safety use of their passwords and pin numbers and it should insist the consumers that they change the passwords and pin numbers frequently so no unauthorized fraudulent practices happen in the e-banking.
2. To increase the awareness of consumers banks should advertise and conduct special awareness programs to make e-banking services more popular among consumers.
3. Bank's should try to give proper training or other solution to solve this problem and try to improve their service level.
4. If banks takes more efforts in reaching to consumers and give information about mobile banking, then more consumers will use mobile banking.

IX. CONCLUSION

The result of the study shows that perceived usefulness, consumer awareness and perceived risk are the important determinants of mobile banking adoption. Majority of the consumers are aware that mobile banking is now available in India, but very few are aware and familiar with various banking transactions that can do with the help of mobile banking, also majority of the consumers have heard about mobile banking but very few have actually used it.

Consumer awareness has significant impact on entreat to use in mobile banking. Consumer's are interested because they have heard about it somewhere and think that with the help of mobile banking, they can do there banking transactions anywhere and anytime.Consumer'soften come to know about new products or services through unofficial channels like family, friends and colleagues and through Internet.Thus, word of mouth is one of the strong communication channel which provide information to various consumer groups. On the whole it can be said that technology is now enabling consumers to do their banking transactions just by clicking some buttons on mobile or by sending SMS. So this is acting as a pull fact or to increase adoption of banking.