



EXAMINING PERSPECTIVE OF E-CUSTOMER WITH RESPECT TO E-BANKING PAYMENT SYSTEM IN AHMEDABAD CITY

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ABSTRACT

The paper presently show that usage of E-banking payment system and perspective of E-customer with respect to E-banking payment system in Ahmedabad City. Research include that type of usage of E-banking payment system like Cost/Price factor, Ease of Use, Customer Accessibility and many other and also see the type of problem E-customer face at time of using E-banking payment system. Paper show that customer perception on Usage factor of E-banking payment system. This is primary research which is conducted in Ahmedabad city on the sample of 372 respondents and for research non-probability sampling method will be use. Research also describe that what is E-banking payment system and how many E-banking payment systems are available. It include the problems like poor problem handling service, poor contact facility and complicated service etc.

KEYWORD: Ahmedabad City, E-banking payment system, Factors affecting E-banking payment system, Usage of E-banking payment system.

INTRODUCTION: In India since 1997 when the ICICI Bank first offered internet banking services, today, most new generation banks offer the same to their customers. In fact, all major banks provide e-banking services to their customers. E-banking has many names like virtual banking, online banking or internet banking. It is simply the use of electronic and telecommunications network for delivering various banking products and services. Through e-banking, a customer can access his account and conduct many transactions using his computer or mobile phone. There are various e-banking payment services like ATM (Automated Teller Machines), Telephone banking, Electronic clearing cards, smart cards, National Electronic Fund Transfer (NEFT), ECS (Electronic Clearing Services), Mobile banking, Telebanking and Internet banking. E-banking payment system is the type of payment network and it is developed by the banking industry in India. E-banking payment system was initiated taken by our Govt. under digital India. E-banking payment system is provide facility to people for financial transaction through their website. There are many E-banking payment option is available in India like NEFT (National Electronic Fund Transfer), RTGS (Real Time Gross Settlement), ECS (Electronic Clearing System), IMPS (Immediate Payment Service) and UPI (Unified Payment Interface). The objective of E-banking payment system provides full range of mobile based banking services. E-banking payment services has also their importance. The Importance of e-banking payment has on three sides like on

the side of banks, on the side of individual customers and on the side of the business. Internet banking is approached now a day's as preferred mechanism for carrying out one's transactions. Consumers are embracing many benefits of Internet banking. A bank's Internet presence transforms from 'brouchureware' status to 'Internet banking' status once the bank goes through a technology integration effort. (Dr Rajesh Ganatra)

LITERATURE REVIEW

Halvadia Nirav (2018) in the paper titled Content Analysis for Internet Banking Portal Service Quality Dimensions. This research identify important dimensions of internet banking portal service quality in India and research adopt the dimensions of Online Banking service.

Hammoud Jamil (2018) in the paper titled The Impact of E-Banking Service Quality on Customer Satisfaction: Evidence from the Lebanese Banking Sector conducted SEM analysis on survey resulted by 258 respondents. The SEM analysis which indicated customer satisfaction, service quality and reliability of E-banking in banking sector.

Shankar Amit (2016) in the paper titled Factors Affecting Mobile Banking Adoption, Behavior in India conducted the factor analysis on the survey results derived from 248 respondents. The factors which indicated, the customer satisfaction for adopting the mobile banking for carrying out different transactions were identified.

Kaur Navneet (2015) in the paper titled E-Banking Service Quality and Customer Loyalty: Changing Dynamics of Public, Private and Foreign Bank Consumers in India conducted factor analysis and ANOVA on the survey results derived from 415 respondents. The factor analysis and ANOVA, which indicated the service quality and customer loyalty in e-banking in India.

George Ajimon (2014) in the paper titled Impact of service quality dimensions in internet banking on customer satisfaction explained about the importance of factors such as internet banking and its role in enhancing the customer satisfaction with respect to banking technology service quality.

Sawant Poonam (2013) in the paper titled Customer Satisfaction with e-Banking: A Comparative Study of Public and Private Sector Banks explained about the importance of customer satisfaction in E-banking and internet banking services in India.

Rani Malika (2012) in the paper titled A Study on the Customer Perception towards E-banking in Ferozpur district conducted ANOVA and Percentage method analysis on survey resulted by 300 respondents. The ANOVA and Percentage method analysis which indicated Women customer perception toward E-banking.

Kumbhar Vijay (2011) in the paper titled Service quality perception and customers' satisfaction in internet banking service: a case study of public and private sector banks conducted Chi square analysis on the survey results derived from 190 respondents. The Chi square analysis, which indicated customer satisfaction, customer perception and service quality toward internet banking.

Amanfo Gloria (2010) in the paper titled A Study on the role of E-banking and its Relation to Customer Satisfaction in the banking industry of Ghana conducted Descriptive and Exploratory research analysis on survey resulted by 60 selected Ghana industry respondents. The Descriptive and Exploratory research analysis which indicated customer

satisfaction in the banking industry in Ghana.

Khan, Ahmed (2008) in the paper titled Looking beyond technology: a study of e-banking channel acceptance by the Indian customer conducted percentage method on the survey results derived from 292 respondents. The percentage method which indicated consumer behaviour, delivery channel and banking technology in e-banking in India.

RESEARCH OBJECTIVE

To understand the perspective of the E-customer with respect E-banking Payment system.

RESEARCH METHODOLOGY

The research has taken into consideration the perspective of the E-customer respect to E-banking payment system. The respondents where the E-customers are who use E-banking payment system. The opinions are collected to measure the satisfaction level and the perception towards E-banking payment system. The survey was conducted to measure the perspective of E – customers with respect to satisfaction level of 372 E – customers across Ahmedabad city which was carried out with the help of non-probability convenience sampling. A self-administered questionnaire was devised by the researcher. The target questions in the questionnaire are Cost/Price Factor, Customer Accessibility, Ease of use (Dr Nirav Halvadia), Customers reluctance to change, Customer awareness, Security concern, Poor Contact facility, Poor problem handling service, Complicated Service and Poor System availability. The questions asked in the research are based on the 5 point Likert Scale of (-1) = Strongly Disagree, 0= Disagree, 1 = Neutral, 2= Agree, 3= Strongly Agree. Final scores for each Criterion's are calculated by multiplying the number of response by the weights of the corresponding response. Out of the 372 questionnaires served 232 who responded were male and 140 were female respondents.

RESEARCH ANALYSIS

It represents the calculation of the respondent's perception with the help of ideal and least scores. Ideal scores are

calculated by multiplying the number of respondent in each category with (+3) and the number of respondents in each category with (- 1) and the product with total number of criteria's. Least scores calculated by multiplying the product with number of criteria's in the structured questionnaires.

Table 1
Ideal Score and Least Scores of Respondents

Category	Equation	Ideal Score	Equation	Least Score
E - Customers	$10 \times 3 \times 372$	11160	$10 \times -1 \times 372$	-3720

Source: Field Survey

Table 2
References of the Respondents

No.	Criteria's	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Score
		+3	+2	+1	0	-1	
Responses							
1	Cost/Price Factor	252	424	66	0	-9	733
2	Customer Accessibility	390	320	69	0	-2	777
3	Ease of use	342	378	60	0	-2	778
4	Customers reluctance to change	186	276	125	0	-12	587
5	Customer awareness	216	276	87	0	-3	576
6	Security concern	375	300	59	0	-16	718
7	Poor Contact facility	288	228	101	0	-9	608
8	Poor problem handling service	309	250	103	0	-10	652
9	Complicated Service	330	244	76	0	-18	632
10	Poor System availability	363	270	78	0	-11	700

Source: Field Survey

Table 3
Aggregate score

No.	Criteria's	Score
1	Cost/Price Factor	733
2	Customer Accessibility	777
3	Ease of use	778
4	Customers reluctance to change	587
5	Customer awareness	576
6	Security concern	718
7	Poor Contact facility	608
8	Poor problem handling service	652
9	Complicated Service	632

10	Poor System availability	700
Total scores of Responses		6761
Ideal Score		11160
Least Score		(3720)

Source: Field survey

INTERPRETATION WITH RESPECT TO RESPONDENTS USING E-BANKING PAYMENT SYSTEM

As per the present scenario the total score of the respondent is 6761. The ideal score for the same case is 11160. The percentage of the Ideal score generated with the help of responses taken from the respondents is 60.5824%. Therefore, in this case the total score and the least score does not come near. This indicates that the banks which provide E-banking payment system have taken right move towards the E-banking payment but will have to try to reduce the problems faced by the E-customers while using E-banking payment system.

CONCLUSION

This paper has provided the 10 different perspectives of E-customer with respect to E-banking payment system such as Cost/Price factor, Customer Accessibility, Ease of Use, Customers reluctance to Change, Customer awareness, security concern, poor contact facility, poor problem handling service, complicated service and poor system availability. From the research derived that Cost/Price factor, Customer accessibility, Ease of Use and Security concern this four has high Score so, for this four perspective bank has maintain properly so, customer are more use E-banking payment system and they not dissatisfied with E-banking payment system. Major customer are not aware about type of E-banking payment system so, bank should use awareness program so, customers are aware about the E-banking payment system and they try to use E-banking payment system.

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