

## CUSTOMER OPINIONS AND ATTITUDES TOWARD ONLINE FINANCIAL SERVICES

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### ABSTRACT

This study investigates the diverse landscape of customer opinions and attitudes toward online financial services, probing the intricate dynamics that define the relationship between consumers and digital financial platforms. Against the backdrop of a rapidly evolving technological landscape, this research delves into the historical context of online financial services, embracing the emergence of digital banking and fintech innovations, while also addressing the shifting patterns of consumer behaviour. Employing a mixed-methods approach encompassing quantitative surveys and qualitative interviews, this study captures a comprehensive understanding of customer sentiments across various demographic profiles. Key determinants such as usability, security, trust, and the overall user experience are examined to unravel the nuanced factors influencing customer satisfaction and dissatisfaction. Findings highlight the pivotal role of intuitive interfaces, seamless navigation, and security concerns in shaping customer attitudes. The implications of this research extend to financial service providers and policymakers, offering actionable insights for enhancing the customer experience and fostering innovation in the rapidly evolving landscape of online financial services. In essence, this study contributes valuable perspectives to the ongoing dialogue surrounding the digitization of financial services, emphasizing the importance of understanding and responding to customer opinions in shaping a resilient and consumer-centric digital financial ecosystem.

**Key words:** Technology, online financial services, consumer behaviour, Google form, questionnaire

### INTRODUCTION

In the present scenario, technology has affected the life of all individuals. It introduced major changes in the worldwide economic and business environment. In the banking sector technological developments help in fastest communication and transactions. Internet banking is the technology which is growing fastest in the banking sector. It can be defined as the service of providing information to the clients by the bank over the internet. With the use of this technology, users or individuals feel convenient by doing banking from their home or work place and there is no need to go to bank. Most of the people have started using this service because it is easier to access and saves their time by not standing in the queues. Thus the internet banking services which are provided to all the customers has given rise to the awareness of advanced technology in terms of convenience, speed, anytime anywhere service, simplification of process. Internet banking has a rising future as it is faster, less costly and eases off access to customer's money. The idea of paying for goods and services electronically is an effective concept.

The banking sector provides variety of payment methods which allows the customers to pay electronically via internet. As new market has also been established for people to make payments with the help of their mobile phones or hand held wireless devices. Not only customers but banks can also get benefits from the internet banking as the bank can reduce the number of employees and the number of opened branches that offer services to the customers. However, the usage of internet banking services will get mature with the coming ages; main factor which affects the customer attitude towards internet banking is trust. Many people still not have confidence in online transactions, payments due to several market threats. The increased use of internet banking has generated many research efforts which aimed at understanding satisfaction in relation to general business environment. Now the customer focuses on the quality of services of internet banking based on the performance of online delivery system. Internet banking is getting more and more attention from all types of businesses, consumer both at national and international level. From a banks perspective, using the internet is more efficient than using other mediums because banks are looking for an increased customer base. However it is important to know how customer perceives internet banking. This research aims to see customer's attitude and perception towards internet banking.

## REVIEW OF LITERATURE

**Dr. Santosh Kumar Gupta** (2018) stated that, e-banking has surpassed the traditional banking method successfully. In order to know the customers attitude banks have now started conducting surveys about what should be done in order to attain the maximum number of customers i.e. FEEDBACK. Feedback plays a key role in knowing the attitude of the customer and also about how the bank is performing in the banking environment. If the customer carries a positive attitude it will be reflected online through his frequency of using the banks portal and if not he or she will not be that active in using the facilities offered by the bank.

**Mr. M Mohanraj** (2017), in his research study stated that, E-banking was introduced for reducing the time and efforts of the customer, e-banking has completely evolved the customer attitude by limiting the time of transaction, need for interaction, confidentiality, ease of operating etc. E –banking is quite popular in younger generation because they love the idea of digitalization i.e. it is quick, effective, and cost saving at the same time. The customer attitude also depends on the norms offered to operate, perks given during that period, flexibility etc.

**Rajeshwari** (2017), stated that, Banks have changed their way of operating and have started offering smart cards, credit cards, ATM cards, thus going cashless is the aim of every bank now a days which is becoming a viral issue amongst the customers. Thus every bank is trying to capture the attention of customers towards their illuminating services which will develop a positive and delightful attitude amongst them.

**Ms.Fozia** (2017), discussed the purpose to determine the consumer's perception towards the e-banking services. It includes the study about the relationship between occupation and consumer perception of consumer about the online services and also the relationship between age and perception of consumers towards the internet banking. The result of this study is that different occupation groups and different age people have the different perception towards the online banking.

**RambabuLavuri**(2016), states that financial institutions and banking sector has their effective strategic planning to capture the attention of customers and improve their perception towards the internet banking. For that, bank has a best strategy to prevent customers from

switch over to other competitive banks. For understanding the perception of consumer towards the internet banking, it needs to understand different dimensions like motivational factors, problems regarding internet banking services.

**Dr. S Arulraj** (2016); stated that, Internet is known for its speed and if this speed is implemented in the banking sector it will be of huge importance because the attitude of the customer runs on a philosophy "the quick the better". Through this added feature banks will now be able to promote their products and services in a more effective manner. The customers believe that their e-accounts should avoid fraudulent information automatically and risk free too. Slowly but steadily, but the customers are accepting the need of moving digital and contributing to the nation by the services offered by the banks of India.

**ShubhamBansal** (2015) stated that, technology has been of great importance to human life especially in banking arena; every bank is now offering internet banking services to the customers and the factors which affect the attitude of the customers are convenience and responsiveness towards the system. The demographic characteristics play a vital role in accessing internet banking services, the remote the area the harder is the chance to access the internet and thus affect the attitude of customers in using the banking services.

**S. Kavita** (2015),, stated that, In order to be successful in the revolution of internet banking, the banks have to prioritize their moves so that they can attract a decent number of customers in favour of their banks to earn more and more profit and goodwill in the industry and amongst its competitors. Banks have to be clear about the services they are providing to the customers because it is the only tool which shapes the perception of an individual.

**Shah and Shah** (2015) study the attitude of customers regarding banking facilities. This includes all facilities provided by the banks i.e. accepting deposits, granting loans, providing cash, as well as internet banking services. On the basis of internet banking facilities the customer's preference has been analysed. This shows how much customers perceive the internet banking facilities.

**Dr. AL Malliga**(2014),, stated that, Internet banking is spreading like fire in woods; it has emerged as an integral part of banking industry, gaining popularity both in public and private sector banks. It is an institution that deals in money and other related things. There are many factors which are influencing the customer's perception in banking area such as gender, age, income which affects the usage rate also. There are still many minor factors such as price, culture, religion, trust which affects their perception to some extent.

**Srivastava and Uppal** (2014) focused on the attitude of customers towards banking services. As the services provided by the banks are very beneficial for the customers so they mostly prefer internet banking services. Internet banking services provided by the bank are more reliable than the old pattern. The quality of services provided by banks has also been improved by which most customers are interested in using it.

**Navpreet Singh Sidhu** (2013), stated that, the most difficult challenge in internet banking is to have favourable perception among the customers. It is the perception that will decide the rise and fall of any internet based operation especially banking. Internet banking is of complex nature and it requires proper guidance to be served and to the surprise all the private sector banks enjoy the competitive advantage in delivering services to all the sectors of economy. They showed up that they are flexible, versatile, according to the need of the new age customers.

**Regan and Macaluso** (2013) sees positive attitude of customers towards the internet banking services provided by the banks. This shows excellent customer service is a key factor in the success of Internet banking. The reason for this is that the customers are adopting the services. The good quality service is absolutely essential for keeping customers loyal.

**Ankita Mishra** (2012), stated that, in today's era, where the attitude of people towards internet banking has changed due to the convenience and trust on technology, all of them are using it to the fullest for making online transactions and much more. Although there are differences in the attitudes of men and women regarding the usage of the internet banking system, where most of the women have trust issues regarding the security gateways on online platforms and always remain conscious about managing virtual money acts, whereas men are relatively open minded in performing all the activities held online in banking environment.

**UrvashiKalra** (2012); stated that, The future of internet banking is full of competition and the customers are always looking forward to new opportunities and better options available in the banking industry, so in order to retain the attention of the customers banks have now decided to present their policies in all new manner which will be helpful in understanding the attitude of the customers towards the virtual banking era. Banks are really pushing themselves to offer their best to the customers to survive in this competition.

**Okomus** (2012) stated that banks have three different groups of customers based on their attitude towards internet banking which are named as the users of internet banking, close to the internet banking and far to the internet banking customers. The customers in each group have different characteristics. They mentioned that customer's attitudes may vary in time at internet banking services.

**Karjaluoto** (2010) states that online banking system gives benefit to banks and customers in many ways. This will change the perception of customers towards online banking. Online banks are available to customers at any time or place which benefits the customers. Because of the benefits banks have recently invested more on online services.

**Mouthino and Meidan** (2010) investigated customer perception towards new banking technologies and can classified two types of banking consumer first, "on the move customers" , second , " hi- tech value/cost oriented" consumers , third "consumers who wanted to see improvements in existing services and finally price sensitive consumers.

**Tsoukatos** (2008) examined the customer's perception about their banks performance regarding the key internet banking quality elements. Speed in performing Internet Banking services is a determining factor that changes the customer perception towards internet banking. The performance of banks has been improved by the banks to provide quality services to the customers.

**Erdenerkayank&Talhaharc**(2005), states that due to recent developments in internet banking, the importance of bank in physical location has become less since transactions can be completely done in cyberspace. Banks has increasingly adopted internet based systems to transact the banking operations with private consumers & other government agencies. It talks about the attitude of consumers toward the online banking.

**Aniket**(2004), developed an understanding of consumer's attitude towards internet banking among sophisticated customers. On the basis of random sample internet banking users and non- users were examined. The analysis revealed significant differences between the attitudes of users and non- users.

**H.Karjaluoto, M.Mattila, T.Pento**(2002), in their study explores about the effect of different factors affecting attitude towards internet banking of customers in Finland. The purpose of the paper is to determine the factors that influence the formation of attitude towards online banking & also the relation to the use of this service.

## **RESEARCH METHODOLOGY**

Research methodology can be defined as the plan and structure of enquiry formulated in order to obtain answers to research questions on business aspects. Research methodology outlines the actual research problems and details the process for solving it. A good methodology clearly describes the techniques to be used for selecting samples, collecting data, managing cost, and other aspects that are essential for conducting a research. This topic represents the methodology used in this study. In this context information is given about the objectives of the study, research design, and sample design and data collection methods.

## **OBJECTIVES OF THE STUDY**

- To analyse the level of awareness of customers regarding the usage of internet banking.
- To analyse the type of internet banking services provided by banks.
- To analyse the customer attitude towards internet banking services.
- To analyse the major disadvantages of internet banking services faced by the customers

## **RESEARCH DESIGN**

A research design is a broad plan that states objectives of research project and provides the guidelines what is to be done to realize those objectives. It is, in other words, a master plan for executing a research project. There can be three types of research designs – exploratory research design, descriptive research design, and experimental (or causal) research design. Use of particular research design depends upon type of problem under study.

In this study, it is a descriptive research design. Descriptive research is “aimed at casting light on current issues or problems through a process of data collection that enables them to describe the situation more completely than was possible without employing this method. Descriptive research is used to describe characteristics and/or behaviour of sample population. Three main purposes of descriptive studies can be explained as describing, explaining and validating research findings.

## **SAMPLE DESIGN**

Random sampling method is used to select sampled respondents residing in Faridabad who participated in the survey. These questionnaires were distributed personally by sharing a link of Google form with many respondents but only 50 were found suitable for analysis. The research population includes all the customers of Faridabad who have their account in public, private and foreign sector banks and are using services of internet banking from their respective banks. Bank customers were the respondents in this study. In this study, sample of 50 respondents was taken on the basis of convenience sampling technique to know the customer attitude and perception towards Internet banking.

**DATA COLLECTION**

The present research work is based on both primary and secondary data. The data have been collected from primary and secondary sources. Primary data was collected from respondents through survey. In the present research work, a structured questionnaire was prepared and collected from the customers of respective banks. The primary data have been collected mainly from the private employees/ public sector employees, professionals/ Businessman. The Secondary data was collected through published sources such as journals, research reports and Internet. The sample chosen consisted of 50 respondents representing the customers of internet banking. The sampling is random. The data was collected during the months between March to April, 2020. The data collected from the primary source were analysed with the help of various statistical measures such as graphs, charts, etc.

**DATA ANALYSIS AND INTERPRETATION****Table 1. Distribution of respondents on the basis of Demographic variables.****Frequency Distribution Related to personal Details.**

S NO.	Demographic Variables	Categories	Frequency	Percent
1.	Gender	Male Female	20 30	40 60
2.	Age group	Less than 25 years 25 yrs to less than 35 yrs 35 yrs to less than 45 yrs 45 yrs to less than 60 yrs	25 14 8 3	50 28 16 6
3.	Occupation	Private sector employee Public sector employee Business Professional Others	19 0 4 9 18	38 0 8 18 36
4.	Annual income	Less than 3 lakh p.a 3 lakhs to less than 5 lakhs p.a 5 lakhs to less than 10 lakhs p. a 10 lakhs and above	20 11 8 9	40 22 16 18
5.	Place of residence	Faridabad	50	100

Source: Prepared from primary data analysis

1. Do you have a bank account?



INTERPRETATION:-

This graph implies that all the respondents are bank account holders.

2. In which bank you have your account?

S No.	Category of Bank	Frequency	Percentage
1.	Public Bank	29	58
2.	Private Bank	28	56
3.	Foreign Bank	2	4

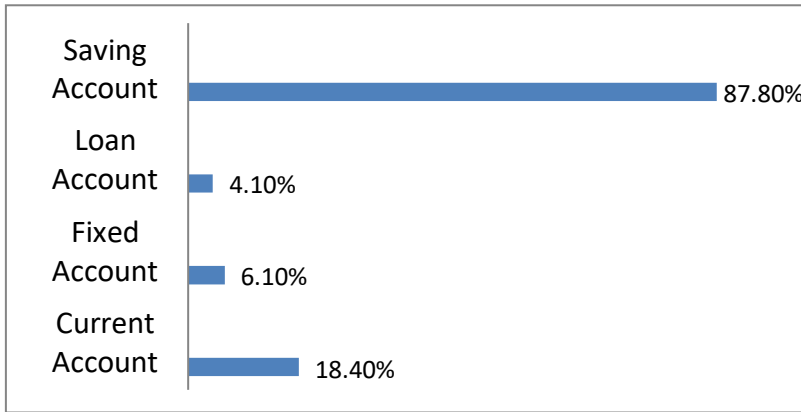


INTERPRETATION:-

This graph shows that out of the total respondents 58% of people have their bank accounts in public bank, 56% in private bank and just 4% have their bank accounts in foreign bank.

3. Which type of account do you have in this particular bank?

S No.	Type of Account	Frequency	Percentage
1.	Saving Account	43	87.8
2.	Loan Account	2	4.1
3.	Fixed Account	3	6.1
4.	Current Account	9	18.4

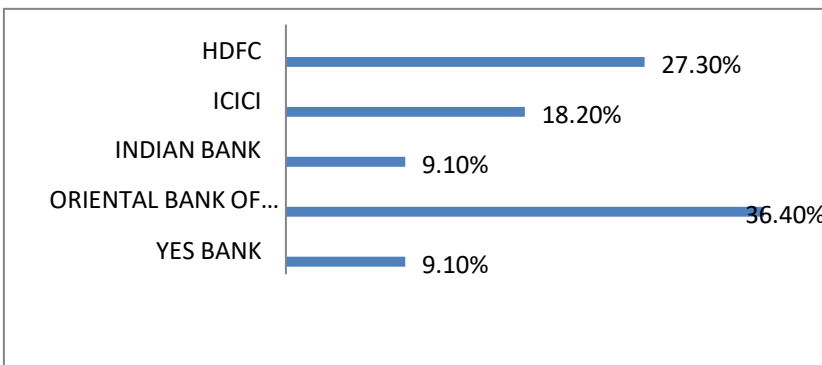


**INTERPRETATION:-**

This graph represents the type of accounts user have in the bank. Out of total responses 87.80% respondents have savings account, 4.10% loan account, 6.10% fixed account and 18.40% current account.

4. Name the bank whose internet banking service is used by you?

S No.	Name of Bank	Frequency	Percentage
1.	HDFC	3	27.3
2.	ICICI	2	18.2
3.	Indian Bank	1	9.1
4.	OBC	4	36.4
5.	Yes Bank	1	9.1



**INTERPRETATION: -**

Out of the total respondents 27.3% use HDFC, 18.2% uses ICICI, 9.10% uses INDIAN BANK, 36.0% use OBC and 9.10% uses YES BANK in order to access internet banking services.

5. Whether your bank provides you internet banking services?

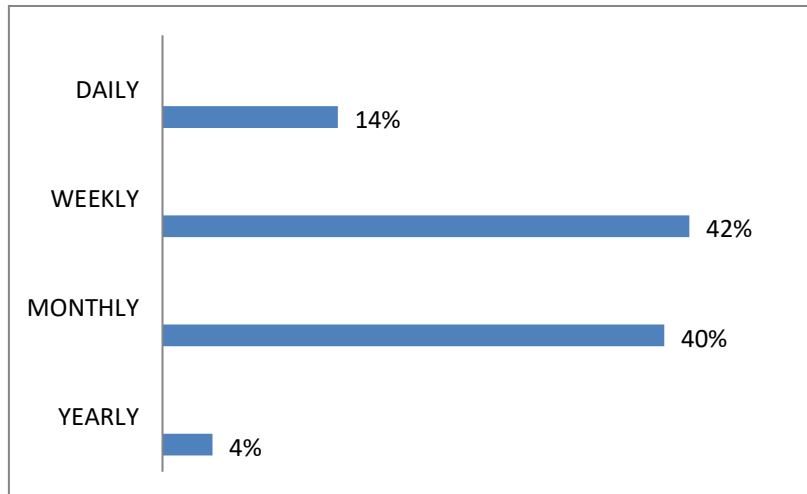


**INTERPRETATION:-**

This graph shows that all the banks provide internet banking services.

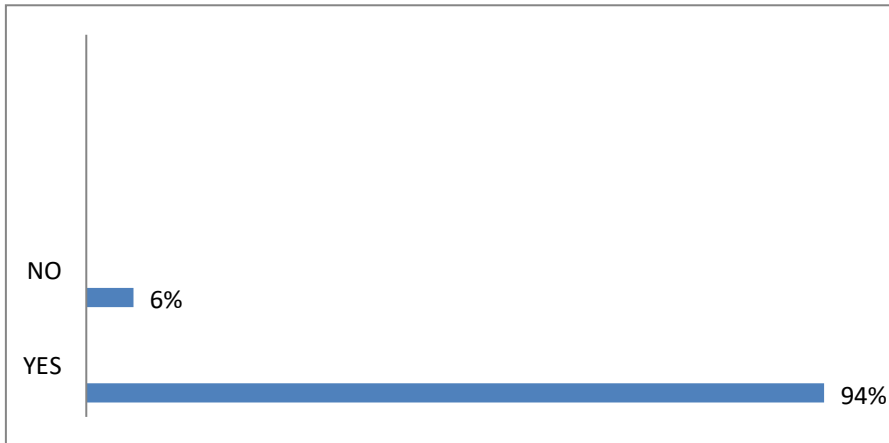
**6. How frequently do you use internet banking services?**

S NO.	Particulars	Frequency	Percentage
1.	Daily	7	14
2.	Weekly	21	42
3.	Monthly	20	40
4.	Yearly	2	4

**INTERPRETATION:-**

This graph is about the frequency of using the internet banking services, 14% respondents use it on daily basis, 42% use it weekly, 40% use it monthly and only 4% use it on yearly basis.

**7. Are you getting benefit of internet banking services?**

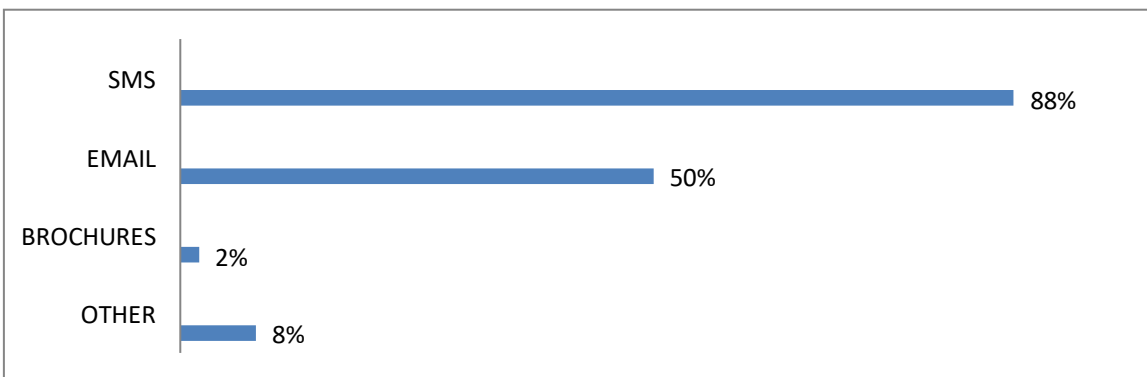


**INTERPRETATION: -**

This graph implies that majority of respondents i.e. 94% are getting benefit of internet banking services and the rest 4% disagree with the statement.

**8. How your bank provides you internet banking services details?**

S NO.	Particulars	Frequency	Percentage
1.	SMS	44	88
2.	E-MAIL	25	50
3.	BROCHURES	1	2
4.	OTHER	4	8



**INTERPRETATION:-**

This graph states the source through which the respondents get the details on internet banking services, 88% through SMS, 50% through Emails, 2% through Brochures and 8% through other sources.

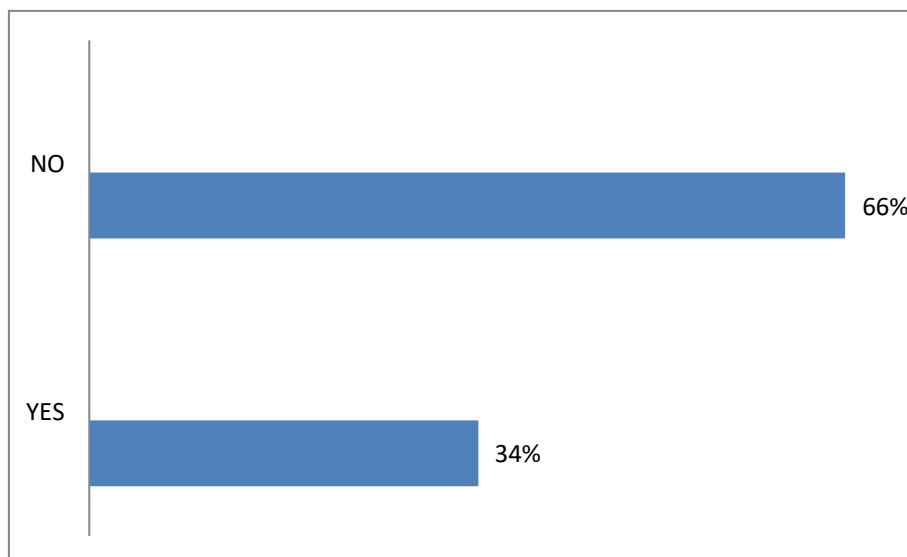
**9. Are you confident in doing transactions through internet banking?**



INTERPRETATION: -

This graph shows the respondent's confidence in doing transactions through internet banking, 92% are confident but 8% still hesitate in performing such transactions.

10. Does your bank charge anything for providing internet banking services?



INTERPRETATION: -

66% respondents agreed that their banks charge for providing internet banking services and 34% did not agree.

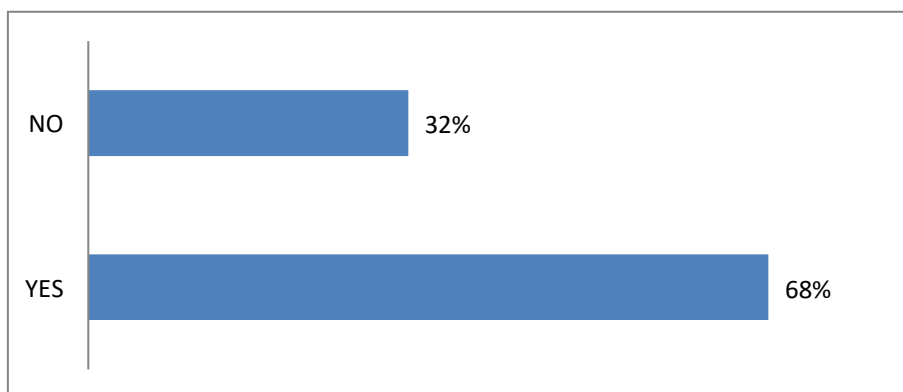
11. Is the security of internet banking well updated to protect any theft?



INTERPRETATION: -

This graph is concerned about the security being well updated to protect any theft to which the respondents agreed to an extent of 92% and the rest 8% disagreed with the statement.

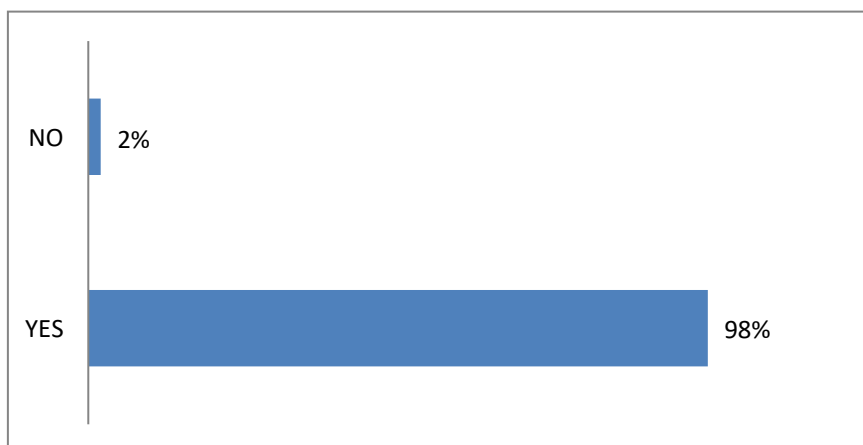
12. Would you prefer using credit cards for internet banking?



INTERPRETATION: -

This representation is about the preference of credit cards for internet banking, to which 68% agreed and 32% of respondents disagreed.

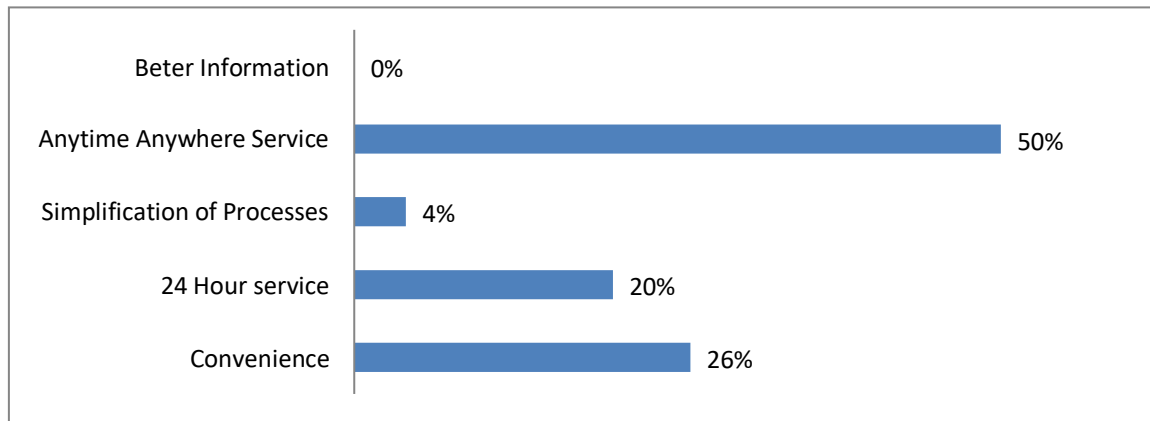
13. Is the OTP facility effective in internet banking services?



This graph represents the effectiveness of the OTP facility as per the respondents and 98% were in favour of the statement and only 2% were not.

14. Which one is the main reason for you to use internet banking?

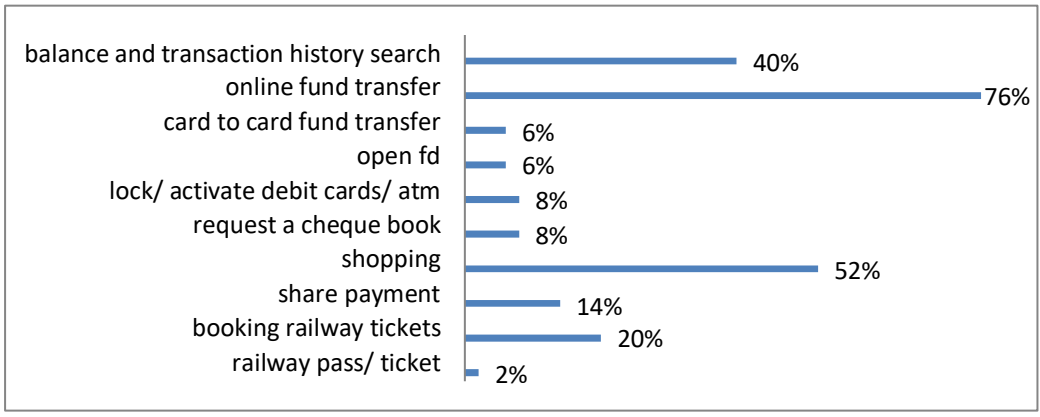
S No.	Particulars	Frequency	Percentage
1.	Better information	0	0
2.	Anytime anywhere service	25	50
3.	Simplification of processes	2	4
4.	24 hour service	10	20
5.	Convenience	13	26



This graph analyses main reasons of the respondents to use internet banking and the responses were , no one was doing internet banking because of availability of better information, 50% were doing because of anytime anywhere service , 4% because of simplification of processes, 20% due to availability of 24 hours service and 26% because of the convenience of internet banking.

15. Which type of service mostly you use in internet banking?

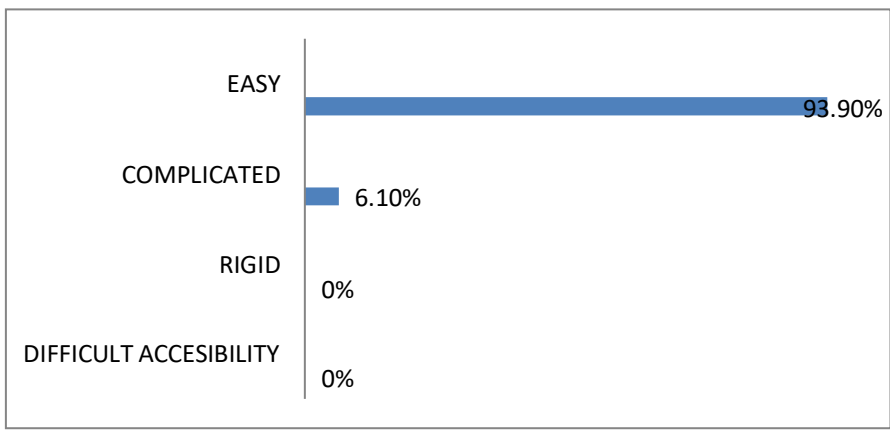
S No.	Types of services	Frequency	Percentage
1.	Balance and transaction search history	20	40
2.	Online fund transfer	38	76
3.	Card to card fund transfer	3	6
4.	Open FD	3	6
5.	LOCK/Activate Debit Cards/ATM	4	8
6.	Request a cheque BOOK	4	8
7.	Shopping	26	52
8.	Share Payment	7	14
9.	Booking Railway tickets	10	20
10.	Railway pass/ tickets	1	2



76% respondents are using internet banking for online fund transfer , 52% for shopping purpose, 40% for balance and transaction history search and 20% for booking railway tickets.

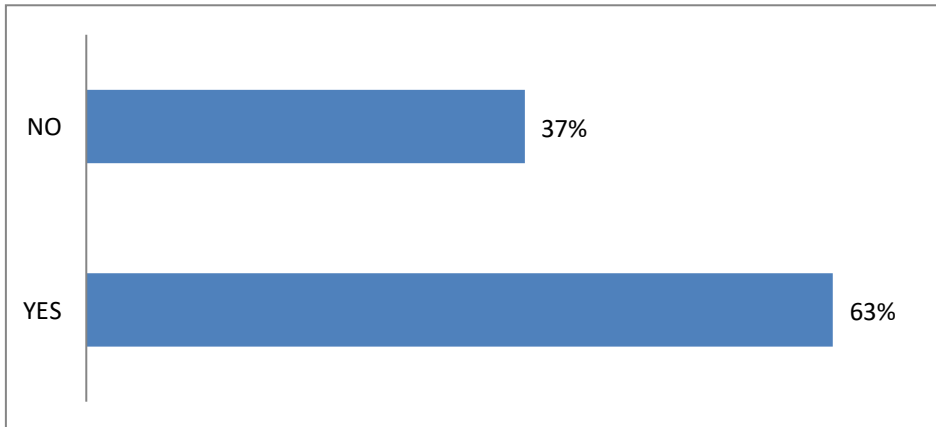
16. How you perceive internet banking system?

S No.	Particulars	Frequency	Percentage
1.	Easy	46	93.9
2.	Complicated	4	6.1
3.	Rigid	0	0
4.	Difficult Accessibility	0	0



This graph is about how the respondents take internet banking system and responses were, 93.90% as easy and only 6.10% find it complicated.

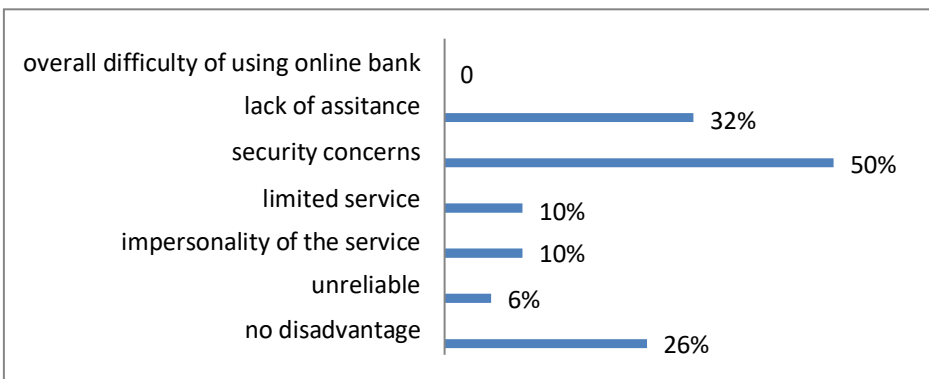
17. Do you think personalised touch is important for good internet banking relation?



This graph judges the poll of respondents on personalised touch for good internet banking relations to which 63% considered it as important while other 37% don't.

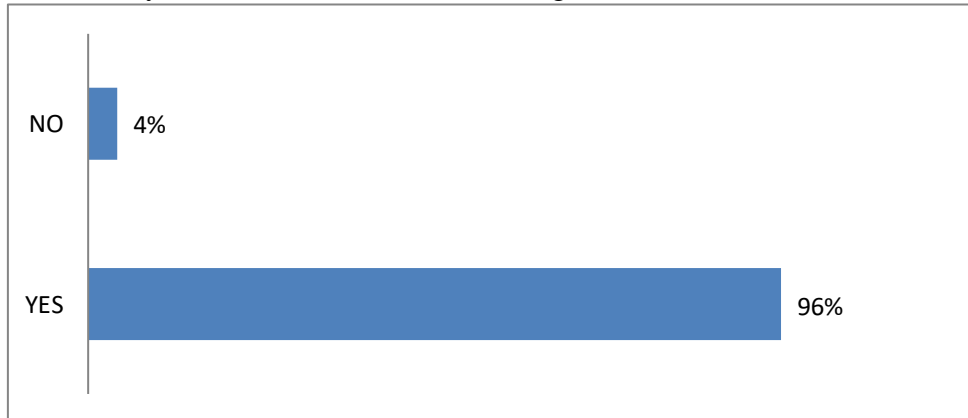
18. What are the two main disadvantages of internet banking?

S No.	Particulars	Frequency	Percentage
1.	Overall difficulty of using online bank	0	0
2.	Lack of assistance	16	32
3.	Security concerns	25	50
4.	Limited service	5	10
5.	Impersonality of service	5	10
6.	Unreliable	3	6
7.	No disadvantage	13	26



Our major concern in the field of internet banking that our customers are facing are security issues , lack of assistance , limited service, unreliable, impersonality of the service which has to be resolved as soon as possible to change the perception of internet banking.

19. Would you recommend internet banking services to others?



This graph talks about the respondent's opinion for recommending others internet banking to which the responses were 96% in favour and rest 4% were not.

20. Do you intend to keep on using internet banking in the near future?



This graph is about using internet banking service in future and the responses were 98% as YES, and remaining 2% as NO.

## FINDINGS

- From our study we find out that most of the respondents who lies under the age of 25 years are using internet banking services because they are having more knowledge and aware about Internet banking.
- In the survey it is found that anytime anywhere service is the main benefit which Internet banking users have seen among other options.
- Maximum number of respondents get internet banking service details through SMS as it allows customers to keep in touch continuously.
- With regard to customers view on “security and privacy” on internet banking services, the study shows 92% of respondents are satisfied.
- About 98% of respondents are satisfied regarding OTP facility in Internet banking services as it protects the information of the customer and complete their transaction securely.
- Most of the respondents perceive internet banking easy so they prefer to use this service once in a week.



- The type of service mostly used by the respondent in Internet Banking is online fund transfer as it is convenient because user can easily transfer their funds between accounts from anywhere in the world.
- This study revealed that most of the users claim that their banks do not charge any extra amount for net banking facility.
- Out of 50 respondents 46 people told that they will continue online banking activities in future.

## CONCLUSION

The present research study is a fact finding research work conducted on a limited scale. While analysing all the variables and responses given by the consumers, this study reveals that overall attitude of customers towards Internet Banking is good and so is the user rate. It also reveals that the perception of customers towards Internet banking is quite positive. As Internet banking helps everyone for the better services. The majority of respondents are getting benefits of Internet Banking services. Internet banking services have revolutionized the functioning of the banking sector. The bank provides various details of Internet banking mainly through SMS and E- mail. The system allows customer to transfer money, account inquiry, request cheque book, book railway tickets, shopping, and open FD etc. The main reason of using internet banking is the anytime anywhere service provided by the banks. The respondents are highly satisfied by using the Internet banking facility with secrecy maintenance, transaction updating, fund transfer and security followed by easy access while using the Internet banking services. The success of Internet banking not only depends on technology but also on the attitude and perception of customers regarding Internet banking. Results through this study will help to understand customer's perception and attitude towards Internet banking.

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