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A Study on E-Banking Readiness among Employees of Public and Private Sector Banks

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ABSTRACT- **The article is on the topic 'A Study on E-Banking Readiness among Employees of Public and Private Sector Banks'. This report is a study on the amount of gap between adoptions of technology among the concerned sector. Its objectives are based on research study which has been done through existing literature. Conclusion is made at last after studying the report through secondary source. The study on attitudes and preferences towards internet banking was obtained via Journals.**

I. INTRODUCTION:

The financial industry plays a key role in the production of information about potential investment projects, monitoring of investments, trading, diversification and risk management, mobilisation and pooling of savings and the exchange of goods and services. Each of these functions can influence national savings and investment decisions, and as a result economic growth. Economists generally agree that there is a relationship between financial and economic development. There are, however, a number of explanations for this relationship. Maintains that financial intermediaries are an essential element in fostering technological innovation and economic development due to the role they play in mobilising savings, evaluating projects, managing risk, monitoring managers and facilitating transactions. Despite the tremendous investment made by banks in this aspect of bank service delivery, customer use and perceptions in relation to internet banking remain an under researched topic in the Caribbean.

In today's increasingly dynamic technological and communications networked environment, organisations are continually confronting challenges such as competition, development, general instability, mergers and reengineering of work processes. The financial institutions influence the economic growth and development of the country both in terms of Quality and Quantity, there by adopting various strategies for economic growth. Banking sector plays a crucial and decisive role in promoting environmentally sustainable and socially responsible investments as it increases the value and lowers loss ratio as higher quality loan portfolio results in higher earnings. Thus, encouraging environmentally responsible investments and prudent lending should be one of the responsibilities of the banking sector. This comes in many forms. Banking sector is considered as backbone of economy of any country. The robust growth in banking sector is attributed to adoption of Information and Communication Technology by banks. Therefore, Information and Communication Technology (ICT) has become a key element in economic development and a backbone of banking sector.

The banking system in India has undergone radical changes during the 23 years since the introduction of the Economic Reforms of 1992. The introduction of liberalisation, globalization and privatization in the country, had led to a decrease in the number of regulations in the various industries.

Internet banking has been one of the most successful of all the traditional commercial ventures that have adopted the internet platform. The internet is taking over as a main access channel to complement branch and call centres in the banking industries' efforts to enhance their services, improve integration with partners and interaction with their clients. The high level of internet penetration in India and particularly in the Gurgaon has made it a very attractive channel. This has created huge opportunities for the banking industry in terms of being able to reach their clients and offer new services.

This paper attempts to study the awareness and adoption about the internet banking. It also tries to find out whether IB being followed by the banks or not. Furthermore, the impact of these innovations in IB, on the effectiveness of the employees has been studied by trying to find out the Customers' & employees' perspective and adoption IB (Internet Banking).

The main objective of this study is to focus on the importance of understanding the Employees& customer perception about internet banking by investigating and measuring the impact of selected factors such as perceived usefulness (PU), perceived ease of use (PEOU), security and privacy (PC) and how they can influence the

acceptance to conduct banking transactions via the internet.

II. OBJECTIVES

- To study affinity of acceptance towards the usage of ICT.
- To study the Attitude & preferences for IB among customers/employees of Public and Private sector Banks.
- To study the semantic gap in use of ICT among customers/employees of Public and Private sector Banks.

III. RESEARCH METHODOLOGY

NATURE OF RESEARCH: The study is explorator y in nature. Research is secondary in nature.

IV. DATA COLLECTION:

Secondary data: Data is collected through Journals.

V. REVIEW OF LITERATURE

Mishra 2013 The study concludes that account holders were relatively more dissatisfied with the service quality dimension, "assurance" with a high weighted gap score of 0.21, followed by reliability, responsiveness, empathy and tangibles and weighted gap scores of 0.20, 0.21, 0.08 and 0.05, respectively. Such a study is useful in determining the weak areas of a bank's service where immediate steps are necessary. If such deficiencies are ignored, it may lead to loss of reputation. Shashikant 2012. The key areas of strength, as observed in case of Public Sector Banks are Accessible, Privacy and Demo at the Counter and the areas of significant improvement possible, applies to the following areas Transfer of Funds, Convenience, Timeliness, Cost Effective Services and Network Coverage. On the other hand key areas of strength in Private Sector Banks are : Bill Payment, Customer Correspondence, E Shopping , Technical Efficient Services, Loan Application , Insurance , Accuracy and Goodwill The area where improvements are required are with reference to Receiving Alerts, Mobile Banking, Online Trading and Advertisement. It is evident that most of the customers prefer e channel with time and cost utility. They are not fully aware about the operational part of e channels. After realizing the potential of e banking, banks will have to change in order to grab the opportunity and to face the challenges posed by technology.

Nagu, 2012.It was found that primary benefit of E- CRM in the banking sector is the reduced cost of operation, locks in target prices, and increases in customer loyalty. While secondary importance is given to customer cognitive, competitive products and a high security system, low priority is given to different contact options for customers to contact and minimize the administrative work. While in overview of transactions, localizations of transactions real time overview of liquidity position, organizational activity and one point of contact, one bank is giving less importance to some factors, while the other is giving more importance. The finding shows that definite benefits which are derived from a banks perspective by using E – CRM are: Reduced cost of operation; increased customer loyalty, Staff training, Evaluation of Customer Feedback.

Dannenberg and Kellner (1998), in their study, overviewed the opportunities for effective utilization of the Internet with regard to the banking industry. The authors evaluated that appropriate application of today's cutting edge technology could ensure the success of banks in the competitive market. They evaluated the services of banks via internet as websites provide sophisticated line of products and services at low price. The authors analyzed that transactions via internet reduce the risk of data loss to customers, chance to cut down expenses, higher flexibility for bank employees, re-shaping the 43 banks' image into an innovative and technologically leading institutes, etc. The researchers found that banks could move one step further by entering into a strategic alliance with internet service provider. So, the bank of tomorrow stands to be feasible with today's technology.

Daniel (1999), in his research paper, described e-banking as the newest delivery channel offered by the retail banks in many developing countries. The objective of the study was to analyze the current provision of electronic services of major retail banking organizations in the UK. The researcher through a questionnaire found that 25% banks in the UK were those already providing e-banking services, 50% banks were testing or developing such services while 25% were not providing any e-banking services. Electronic channels, PC, digital TV and all these provide greater accessibility and services at lower price. To make services more adaptable, customers should be provided maximum choice and convenience. Restriction and limitation within organization to operate the services and its market share or strength were viewed as important to decide and operate the e-banking services.

Sathye (Sathye, 1999) was among the first to examine IB adoption. His research shows that Security concerns, a lack of awareness about IB and unreasonable prices are the most important reasons for non-adoption among Australian customers. Howcroft et al. (2002) add to the list of factors encouraging IB adoption revealing the importance of lower fees, recommendations by family/friends, 24-h access to services, time efficiency, good service quality and coverage in the popular media. They also confirm the importance of security concerns, and highlight difficulty of use, poor access to delivery channels, and lack of face-to-face contact as factors that

discourage adoption. Other factors highlighted included accuracy, user friendliness, transaction speed, user experience, user involvement, and convenience (Liao and Cheung, 2002); reliability of the bank,
and privacy (Akinci et al., 2004) also featured prominently among the research reviewed.

The factors influencing IB adoption appeared to be consistent across different cultures. For example, Laforet and Li (2005), in a study on the attitudes of Chinese customers toward IB, identify customers' perceptions of risks, technological and computer skills. Although they did observe that the traditional Chinese cash-carry banking culture as the main barriers to customer IB adoption. Gerrard et al. (2006) used content analysis to analyze open-ended questionnaire data to investigate non-adoption among Singaporean customers. Their research identified eight factors preventing customers from adopting IB, including risk, lack of perceived need, lack of knowledge about the service, inertia, inaccessibility, the lack of a ''human touch'', pricing concerns, and technology fatigue.

Laukkanen et al. (2009) investigated the reluctance of Finnish customers to use IB. To this end, they divide non-IB customers into four groups – non-resistors, functional resistors, psychological resistors and dual resistors. Their findings indicate that customers reporting both functional and psychological resistance to IB are more dissatisfied with the information and guidance offered by service providers than are those with only psychological resistance or no resistance to IB.
However, the research by Rotchanakitumnuai and Speece (2003) shows that the benefits and drawbacks of IB adoption among corporate customers were dissimilar to those of consumers. In particular, they found that corporate drivers included information quality, access to information, information sharing, and benefits from lower transaction costs. The major drawbacks included trust, legal support, and organizational barriers to adopting IB. That said, this was the only study in our sample to consider IB adoption from the perspective of businesses. More research is needed in this area.
Many researchers have attempted to use, develop, and adapt theories to study the adoption of new technologies such as Internet Banking. The most influential of these are described below.

- Diffusion of innovation theory (IDT) (Rogers, 1983).
- Technology acceptance model (TAM) (Davis, 1989).
- Decomposed theory of planned behavior (DTPB) (Taylor and Todd, 1995).
- Extended technology acceptance model (TAM2) (Venkatesh and Davis, 2000).
- Unified theory of user acceptance of technology (UTAUT) (Venkatesh et al., 2003).

Diffusion of innovation theory views IB adoption as a social construct that moves through some population over time. Individuals are seen as possessing different degrees of willingness to adopt an innovation such as IB, with the popularity of innovation normally distributed over time. Breaking this normal distribution into segments leads to the identification of five adopter categories from early adopters to laggards. The rate of IB adoption is theorized to be impacted by a range of factors such as the relative advantage of a given technology over its predecessor, the compatibility of the innovation with existing systems and technologies, the barriers to trialing a new technology, and the complexity of the a innovation.
IDT was one of the earliest theories used to examine IB adoption. Liao et al. (1999) drew on IDT (and TPB) to examine IB adoption in Hong Kong in the late 1990s. The findings of their research reveal that attitude towards the technology and per- ceived behavioral control were most significant predictors of future use intentions. The combination of IDT with other theoretical perspectives (most notably TPB) was viewed as a popular way to operationalize IDT (Zolait and Ainin, 2008; Zolait and Mattila, 2009; Al-Majali and Mat, 2011).

The technology acceptance model is an adaptation of TRA for the field of IS. TAM posits that perceived usefulness and perceived ease of use determine an individual's intention to use a system with intention to use serving as a mediator of actual system use. Perceived usefulness is also seen as being directly impacted by perceived ease of use. In the case of IB adoption, TAM has provided a useful and popular lens, accounting for almost 40% of all papers in this category. The decomposed theory of planned behavior differs from TAM in that it models perceived usefulness and ease of use as mediating behavioral intentions, where compatibility with other banking channels and technologies serves as an antecedent for both perceived usefulness and ease of use.
TAM was first used to examine IB adoption by Bhattacherjee (2001). His research examined a post-acceptance application of TAM to understand the role of expectations in IB adoption and continued use among US banking customers. Other notable applications of TAM in the study of IB adoption are provided by Suh and Han (2002, 2003)) who were the first to consider cross-national effects in their study of South Korean banking customers, and Vatanasombut et al. (2008) who integrate TAM and CTT to understand continuance intentions.
Attempts to extend TAM (e.g., TAM2) have generally taken one of three approaches: by introducing factors from related models, by introducing additional or alternative belief factors, and by examining antecedents and moderators of perceived usefulness and perceived

ease of use. In this way, DTPB could be considered a relative of extended TAM group of papers. One interesting criticism of TAM (and its related frameworks) is the assumption that potential consumers are free to act and choose without limitation. In practice, there may be constraints that may limit the freedom to act. For example, in the specific case of IB adoption, the rationalization of traditional banking channels has forced many consumers to adopt IB over the past decade.

Good examples of TAM2 and DTPB are provided by Hernandez and Mazzon (2007) and Chirani et al. (2011). The first example (Hernandez and Mazzon, 2007) presents a study of banking customers in Brazil to show that while attitudes drive adoption intentions, and individual characteristics explained the translation of this intent into action. Likewise, Chirani's study of Iranian consumers in Guilan province reinforce the importance of compatibility of the banking system, and characteristics of users.

The unified theory of user acceptance of technology aims to explain intentions to use IB and subsequent usage behavior.

The theory holds that four key constructs (performance expectancy, effort expectancy, social influence, and facilitating conditions) are direct determinants of usage intention and behavior. Gender, age, experience, and voluntariness of use are posited to moderate the impact of the four key constructs on usage intention and behavior. The theory was developed through a review and consolidation of the main models and theories regarding IS adoption, including the social psychology theories presented above.

In recent years, UTUAT has come to dominate the literature. One of the best examples of the application of this theory to IB adoption has been provided by Yuen et al. (2010) who used it to examine IB adoption across a sample of US, Australian, and Malaysian banking customers. There research found that attitude toward IB was the most important factor followed by performance expectancy. Due to cultural differences between the developed and developing countries (avoidance, individualism, and power distance), perceived credibility of IB was found to be relevant only in the developed countries.

VI. COMPARATIVE STUDY:

This group of studies, which has been a focus in the literature in recent years, investigates IB adoption by concentrating on comparisons among key variables. These key variables can be represented by three groups of studies: population, distribution channel, and methods. The motivation for comparative studies that target specific populations stems from a recognition that the process of adoption is likely to differ based on demographic, economic, cultural, social, political, technological, and developmental variables and on expansions in services and different levels of customer IB adoption (e.g., Lichtenstein and Williamson, 2006; Zhao et al., 2008; Al-Somali et al., 2009; Prompattanapakdee, 2009). The most noteworthy comparative population study is Sayar and Wolfe (2007). In the first part of their study, they investigate IB from a customer perspective and compare IB adoption studies in the UK and Turkey. In the second part, they compare the two countries with respect to IB services, focusing on three aspects: usability, reliability, and functionality. According to the authors, the most important factors related to customer IB adoption in these two countries are reliability and usability. They also argue that Turkish banks provide extensive services, while UK banks enjoy superior technological infrastructure for IB. They emphasize that cultural differences between the two countries and the technological preferences of Turkish banks are important variables for predicting differences in IB adoption and identify security concerns as the important difference between banks in the two countries.

Another comparative population study was undertaken by Mirza et al. (2009), who compares IB adoption by customers of governmental and private banks with respect to political and economic variables. Using nine variables, they investigate and compare IB adoption among customers of one private and one governmental bank in Iran. Their findings show that the private bank was more successful in encouraging its customers to use IB. They argue that because the majority of the Iranian banks are under government control, privatization could improve their performance. Im et al. (2011) examine the relationships between the concepts of the UTAUT model to determine how culture affects them. The comparison of Korea and the U.S. in this study reveals that the effects of effort expectancy on behavioral intentions and the effects of behavioral intentions on use behavior were greater in the U.S. sample.

Another important type of comparison study are those that focus on the use of different distribution channels by customers. For example, Howcroft et al. (2002) compare different financial service distribution channels such as bank offices, home visits, telephone, Internet, and the mail. According to their findings, customers will continue to treat bank offices as the most important distribution channel in the near future, but telephone and the Internet banking will ultimately replace them. Their qualitative study investigates the motives for and barriers to using IB and telephone banking. Examining six motives and five barriers, the authors conclude that in both IB and telephone banking, lower fees and improved levels of service are the most important motivating factors for use of these channels over traditional branch banking. Surprisingly, their research found that recommendations from family, friends, newspapers, and so on were the least

important motivating factors for these using alternative delivery channels. They also find that access to equipment and complexity of the services are more important barriers for IB use than for telephone banking. In contrast, the lack of face-to-face interaction in IB and telephone bank-
ing is one of the least important barriers. This suggests that as long as the service expectation can be fulfilled, the channel of delivery is unimportant.

Dimitriadis and Kyrezis (2011) study of IB and telephone banking with a TAM model indicates that the effect of trusting intention on transaction intention is stronger for telephone banking than it is for IB and that the influence of the level of information on transaction intention is much stronger for IB than it is for telephone banking. They also argue that individuals are less familiar with using the phone for commercial transactions than they are with the Internet.

In another study, Laukkanen (2007) explains and compares customer value perceptions of IB and mobile banking. He finds that value perceptions are different for Internet and mobile channels and that efficiency, convenience, and safety are the key factors in determining customer value perceptions for the two delivery channels. He notes that while the main advantage of mobile banking is that it can be used anywhere and without a PC, its main drawback compared to IB is the difficulty of entering data.

The third group of comparative studies is made up of studies focused on methodological differences. They tend to use models and theories as a key distinguishing feature. As mentioned above, there are five basic theories and five derived models and theories that are typically used to explain IB adoption. One of the goals of this strand of research is to answer the following questions: ‘‘which of these models and theories has greater predictive value, and which is more valid?’’ It should be noted that this group of comparative studies is directly related to the other groups of studies that seek to describe and explain. For example, Shih and Fang (Shih and Fang, 2004) investigate two versions of TPB (pure and decomposed) and compare them to TRA to describe the effects of personal beliefs, attitudes, subjective norms, and perceived behavioral control on customers’ intentions to adopt IB. The results validate the models underpinning TPB and TRA, but indicate that the DTPB model has more explanatory power for behavioral intentions, attitudes, and subjective norms than the other two models.

Rouibah et al. (2009) compare the explanatory power of three well-known models of technology adoption (TAM, TPB, and TRA) in the context of IB, and their results show that the TPB model has the most exploratory power, followed by TRA and TAM. Additionally, after investigating the effects of variables in these models, the authors conclude that attitudes have the greatest effect on customer’s intentions to use IB. In particular, perceived usefulness was the most important, followed by subjective norms, and perceived ease of use. However, this result is far from conclusive. Yousafzai et al. (2010) mixed theoretical and empirical study compares the three models (TRA, TPB, and TAM) for their ability to predict customer IB behavior.

Their results indicate that TAM is superior to the other models, and highlights the importance of trust in understanding IB behavior. Likewise, Gerrard et al. (2006) had a contrary result, concluding from a descriptive comparison of the TRA, TAM, and IDT models, that none of these models had a particularly good fit. In sum, it would appear that many of the important differences between the discussed comparative studies on IB adoption can be represented as comparative descriptive studies (population, channel) and comparative relational studies (methods). However, it is important to note that while comparison studies share similarities to descriptive and relational studies, in that they seek to describe and explain, they are also very different as they introduce other variables as the basis for understanding how these groups vary. More research using a broader set of theories and moderating variables would be beneficial, particularly in contrasting the requirements of the developing and developed world.

VII. CONCLUSIONS

This comparative study reveals that there is no gap between private or public banks employees in ib (internet banking) adoption. They are not only using it completely but motivating others to use it and ready for new innovations to learn and adopt. They find it helpful in their efficiency, performance and quality.

It is the ease and the latest technology that decides the growth of the banking sector private or public bank as more and more importance is given to effective productivity and customer satisfaction.

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