Summary

This chapter analyses the association between the socio economic variables of the respondents and their opinion about various dimensions of e-banking services. From the analysis it is found that the respondents are varied in their opinion about e-banking services on all dimensions. Further it is found that the socio economic variables have significant impact on the opinion about e-banking services. The Discriminant Function Analysis proved that the selected independent variables are discriminating the group of dependent variables namely opinion about need of e-banking services, difficulty in use of e-banking services, economy and usefulness of e-banking services at more than 95 per cent. Hence this micro level analysis of the customers attitude towards e-banking services will be useful for the policy makers of the public sector banks to provide better and wide coverage of e-banking services to their customers in the study area.

CHAPTER VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

The Financial Reforms that were initiated in the early 90s and the globalisation and liberalisation measures brought in a completely new operating environment to the Banks that were till then operating in a highly protected milieu. The arrival of foreign Banks and Financial Institutions, the setting up of a number of private banks and the measures of de-regulation that encouraged competition have led to a situation where the survival of those who did not join the race would become difficult. Unless the state-of-the-art IT was introduced as early as possible, winning new business and even holding on to the old one would become increasingly difficult. Services and products like "Anywhere Banking" "Tele-Banking" "Internet banking" "Web Banking", e-banking, e-commerce, e-business etc. have become the buzzwords of the day and the Banks are trying to cope up with the competition by offering innovative and attractive packages with technology-based services to their customers.
Scope of the study

Timely adoption of Electronic-banking is significant for all banks to have secure future business. Banks are facing extremely intensive competition from non-banking sector, thus they have adopted a more aggressive approach to fight against their competitors for market share of financial services’. As the banks wants to move nearer to the customers, increase its basic operational strategies, move towards international trade, need of quick transfer of money, have motivated the researchers to introduce a new structure called Electronic Banking. E-Banking which refers to all banking transactions carried out through internet applications has become a hot topic in the related literature. The Banking Industry has stepping ahead by adopting new technology and creating new milestones in this competitive World.

Statement of the problem

Information technology is considered as a key during force for the changes that take place around the world. Electronic banking is the most inventive service offered by the banks. The transformation from traditional banking to e-banking has been a dramatic one. The evolution of e-banking range from the use of Automatic Teller Machines and telephone banking (ATM), direct bill payment, electronic fund transfer (EFT) and the revolutionary online banking. This study determines the consumers’ perspective on the adoption of e-banking. There will be huge acceptance of e-banking with the passage of time with growing awareness and education. A great many people are shifting to e - banking and are readily accepting the usefulness of this option. It allows customers to manage their accounts from any place at any time at minimum cost. Electronic banking is the latest in the series of technological wonders in the recent past, involving use of internet for delivery of products and services.

The electronic banking has been evolving in the environment with the development of the World Wide Web. Banks through internet have emerged as strategic resources for achieving higher efficiency. More recently in India, the E-banking service is carried out effectively to satisfy the customers of the respective banks. As time factor is very much important for all the people
in this modernized world, customers don’t want to waste their precious time by waiting in a queue. The electronic revolution has made it possible to provide ease and flexibility in banking operations which benefit the customers. As a business tool, internet banking is rapidly transforming the world of commerce and banking, making banks faster and more efficient and allowing them to provide more personalized services to the customers. The internet creates perfect market conditions where customers have access to more information and can compare rates and financial products offerings. Internet reduces the barriers to enter many banks but we have found that internet banking has actually added to the cost.

The present study analyses customers’ attitude towards e-banking services of public sector banks in Madurai District. The research objective is to investigate various factors influencing customers’ perception and satisfaction level towards E-Banking. It further throws light on types of E-Banking services, certain emerging issues and challenges, benefits available to them and the factors influencing the decision of the customers towards the E-Banking services of public sector banks.

**Objectives of the study**

The following are the objectives of the study.

5. To know relationship between the socio-economic variables of the respondents and their attitude towards the e-banking services of public sector banks.

6. To measure the determinants of the attitude of the customers towards the e-banking services.

7. To examine the factors influencing the customers to avail e-banking services of public sector banks in the study area.

8. To analyse the difficulties of the customers in availing the e-banking services of the public sector banks.
Hypotheses

To achieve the above objectives of the study, the following null hypotheses are framed.

a. Socio economic variables of the respondents and their attitude towards e-banking services are independent in nature.

b. There is no impact of socio-economic variables of the respondents on their attitude towards the e-banking services.

c. Selected customers do not differ in their opinion about e-banking services of public sector banks.

d. There is no problem in availing the e-banking services of public sector banks.

Research design and Methodology

The present study is both descriptive and analytical in nature. In order to analyse the research problem undertaken for the study primary data is considered to be the most appropriate one. The emphasis is on describing rather than on judging or interpreting. The aim of the descriptive research is to verify the formulated hypotheses that refer to the present situation in order to elucidate it. Moreover the descriptive approach is quick and also flexible for decision making.

Research instrument
For the purpose of studying the objectives of the study and testing the hypotheses, interview schedule is used as an instrument to collect data from the selected customers in the study area. The instrument is divided into four parts so as to fulfil the objectives of the study. The first part captures the socio-economic details of the respondents and their account details, followed by the opinion about need of e-banking services, difficulties in adopting e-banking services and attitude of the customers towards e-banking services under eight dimensions namely i. ease of use, ii. usefulness, iii. economy, iv. self control on account v. functional value, vi. emotional value, vii. trust value and viii. Loyalty value. The items that capture each part are partly developed by the researcher and partly adopted from standardized questionnaires developed and used in the earlier research work. These items and factors under study are finalised by the researcher after conducting pre test and reliability test.

Primary Data

The primary data required for the study were collected with the help of interview schedules. Pre-test was conducted before undertaking the survey. In the light of the pre-test, the interview schedule was modified and restructured. The interview schedule consists of three parts. The first part relates to the socio-economic background of the respondents. The second part comprises of factors which influenced to adopt e-banking services and difficulties in adopting e-banking services and third part covers the statements on various dimensions of attitude of the customers towards e-banking services of public sector banks.

Secondary Data

The secondary data required for the present study are collected from the standard text books, journals, reports, records and websites.

Data processing and Tools of analysis
After the completion of data collection work, filled up interview schedules were edited and gathered data were entered into SPSS for analysis. IBM 21 version of SPSS is used for analysis of data. Then normal distribution test is applied to choose between parametric and non parametric test which can be used for analysis of data. It is found that the collected data were normally distributed. Hence the researcher has decided to apply the following parametric and non parametric tests for analysis.

7. Independent Sample ‘t’ test
8. ANOVA
9. Chi square test
10. Correlation
11. Multiple Linear Regression and
12. MANOVA

6.1 Findings of the study

The following are the major findings of the study.

6.1.1 Socio economic profile of the respondents

Gender

It is found that most of the respondents (63.00 %) belong to male category and it is inferred that male customers avail e-banking services more than the female customers in the study area.

Age

It is obvious that most of the respondents (36.00 %) are in the age group of 31-40 years.

Marital status

It can be noted that most of the respondents (65.80 %) are in the married category.

Educational qualification
It is clear that most of the respondents (49.60 %) are degree holders.

**Occupation**

It can be observed that most of the respondents (33.60 %) are business people and it is inferred that the e-banking services are mostly availed by the business people in the study area.

**Monthly income**

It is seen that most of the respondents (47.00 %) earn Rs. 20001 - 30000 per month.

**6.1.2 Details of e-banking services availed by the respondents**

**Nature of account**

It is observed that most of the respondents (43.60 %) are maintaining current account in addition to the savings bank account in the public sector banks in the study area. It is inferred that current account holders may avail e-banking services more than savings bank account holders.

**Number of Banks in dealing**

It is noted that most of the respondents (62.00 %) are customers of more than one public sector bank in the study area.

**Frequency of using Internet bank**

It is found that most of the respondents (53.80 %) use internet banking once in a month.

**Kinds of internet banking services used**

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It is seen that most of the respondents (30.40%) are using internet banking services for fund transfer purpose.

**Opinion about e-banking services**

It is noted that most of the respondents (43.60%) felt that the e-banking services are vital for the present situation in the study area.

**Awareness about e-banking services**

It is observed that most of the respondents (39.20%) have medium level of awareness about the e-banking services. Hence it is suggested that the public sector banks in the study area should create greater awareness about the e-banking services to their customers than the existing level.

**Sources of knowledge about the e-banking services**

It is very clear that most of the respondents (25.00%) have gained knowledge about the e-banking services through their friends in the study area.

**Nature of e-banking services availed**

It is quite obvious that most of the respondents (33.20%) are using internet banking services and another 33.20 per cent of the respondents are using mobile banking services.

**Period of using e-banking services**

It can be observed that most of the respondents (41.20%) have been using e-banking services for the period of 1-2 years.

**Period of using ATM services**

It is clear that most of the respondents (37.00%) are availing ATM services for the period of 3-5 years in the study area.

**Opinion about usefulness of mobile phone banking services**

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It can be noted that most of the respondents (45.80 %) opined that the usefulness of mobile phone banking services is very high.

**Loyalty towards e-banking services**

It is found that most of the respondents (82.80 %) are not willing to change their banks for the reason of poor online banking services of their banks in the study area.

**Satisfaction towards e-banking services**

It is clear that most of the respondents (80.60 %) are satisfied with the e-banking services in the study area.

### 6.1.3 Attitude of the respondents towards e-banking services

**Opinion about need for e-banking services**

Regarding the opinion of the respondents about need for e-banking services it is found that most of the respondents (74.60 %) have felt that e-banking services are essential for the present computerised era.

**Opinion about difficulty in use of e-banking services**

Regarding the opinion of the respondents about the difficulty in use of e-banking services it is found that most of the respondents (50.80 %) have opined that there is no difficulty in availing the e-banking services in the study area.

**Opinion about convenience of e-banking services**

Study has been made to know the opinion of the respondents about the convenience of using of e-banking services and it is found that most of the respondents (48.80 %) have opined that the e-banking services are easy to use and there is no difficulty in availing the e-banking services in the study area.
Opinion about usefulness of e-banking services

Further study has been made to know the opinion of the respondents about the usefulness of e-banking services and it is found that most of the respondents (54.40%) have opined that the e-banking services are highly useful for their day-to-day banking activities.

Opinion about economy of e-banking

Study has been made to know the opinion of the respondents about the cost factor of the e-banking and it is found most of the respondents (42.80%) have opined that the e-banking reduces the cost and it is economical also.

Opinion about self-control over accounts

To know whether E-banking provides self control on accounts to their customers or not, study has been made and it is found that most of the respondents (61.40 %) have strongly agreed that e-banking provides self control over their accounts.

Opinion about functional value of e-banking services

To examine the opinion of the respondents about the functional value of e-banking services, study has been made and it is found that most of the respondents (54.00 %) strongly agreed that e-banking has functional value among the customers.

Opinion about emotional value of e-banking services

To measure the opinion of the respondents about the emotional value of e-banking services study has been made and it is found that most of the respondents (67.60 %) strongly agreed that e-banking has emotional value among the customers.

Opinion about trust value of e-banking services
To know the opinion of the respondents about the trust value of e-banking services study has been made and it is found that most of the respondents (68.80 %) strongly agreed that the e-banking has trust value among the customers.

**Opinion about loyalty value of e-banking services**

Regarding the opinion of the respondents about the loyalty value of e-banking services it is found that most of the respondents (45.60%) strongly agreed that the e-banking has loyalty value among the customers.

6.1.4 Association between type of account of the respondents and their opinion about various dimensions of e-banking services

“There is no significant association between the type of account and opinion about e - banking services”. To test this hypothesis one way ANOVA test is applied and it is found that the $p$ value is less than the acceptance level of 0.05 for all factors. Hence the null hypothesis is rejected and it is concluded that there is a significant association between the type of account of the respondents and their opinion about various dimensions of e-banking services. It is inferred that the respondents differ significantly in their opinion about e-banking services when they are classified based on their type of account.

6.1.5 Association between occupation of the respondents and their opinion about various dimensions of e-banking services

“There is no significant association between the occupation of the respondents and their opinion about e - banking services”. To test this hypothesis one way ANOVA test is applied and it is found that $p$ value is less than the acceptance level of 0.05 for all factors. Hence the null hypothesis is rejected and it is concluded that there is a significant association between the occupation of the respondents and their opinion about various dimensions of e-banking services. It is inferred that the respondents differ significantly in their opinion about e-banking services when they are classified based on their occupation.
6.1.6 Association between monthly income of the respondents and their opinion about various dimensions of e-banking services

“There is no significant association between the monthly income of the respondents and their opinion about e-banking services”. To test this hypothesis one way ANOVA test is applied and it is found that $p$ value is less than the acceptance level of 0.05 for all factors. Hence the null hypothesis is rejected and it is concluded that there is a significant association between the monthly income of the respondents and their opinion about various dimensions of e-banking services. It is inferred that the respondents differ significantly in their opinion about e-banking services when they are classified based on their monthly income.

6.1.7 Association between frequency of using e-banking services and opinion about various dimensions of e-banking services

“There is no significant association between the frequency of using e-banking services by the respondents and their opinion about e-banking services”. To test this hypothesis one way ANOVA test is applied and it is found that $p$ value is less than the acceptance level of 0.05 for all factors. Hence the null hypothesis is rejected and it is concluded that there is a significant association between the frequency of using e-banking services by the respondents and their opinion about various dimensions of e-banking services. It is inferred that the respondents differ significantly in their opinion about e-banking services when they are classified based on the frequency of using e-banking services in the study area.

6.1.8 Association between kinds of internet banking service availed and opinion about various dimensions of e-banking services

“There is no significant association between the kind of internet banking service availed and opinion about e-banking services”. To test this hypothesis one way ANOVA test is applied and it is found that the $p$ value is less than the acceptance level of 0.05 for all factors. Hence the null hypothesis is rejected and it is concluded that there is a significant association...
between the kind of internet banking service availed by the respondents and their opinion about various dimensions of e-banking services. It is inferred that the respondents differ significantly in their opinion about e-banking services when they are classified based on the kind of internet bank services availed.

6.1.9 Association between awareness about e-banking and opinion about various dimensions of e-banking services

“There is no significant association between awareness about the e-banking and opinion about e-banking services”. To test this hypothesis one way ANOVA test is applied and it is found that the $p$ value is less than the acceptance level of 0.05 for all factors. Hence the null hypothesis is rejected and it is concluded that there is a significant association between the awareness of the respondents about the e-banking services and their opinion about various dimensions of e-banking services. It is inferred that the respondents differ significantly in their opinion about e-banking services when they are classified based on their awareness level about the e-banking services.

6.1.10 Association between sources of gaining knowledge about e-banking services and opinion about various dimensions of e-banking services

“There is no significant association between sources of gaining knowledge about the e-banking services and opinion about e-banking services”. To test this hypothesis one way ANOVA test is applied and it is found that the $p$ value is less than the acceptance level of 0.05 for all factors. Hence the null hypothesis is rejected and it is concluded that there is a significant association between the sources of gaining knowledge about the e-banking services and opinion of the respondents about various dimensions of e-banking services. It is inferred that the respondents differ significantly in their opinion about e-banking services when they are classified based on their sources of gaining awareness about e-banking services.
6.1.11 Association between period of using ATM services by the respondents and their opinion about various dimensions of e-banking services

“There is no significant association between period of using ATM services and opinion about e-banking services”. To test this hypothesis one way ANOVA test is applied and it is found that the p value is less than the acceptance level of 0.05 for all factors. Hence the null hypothesis is rejected and it is concluded that there is a significant association between the period of using ATM services and opinion of the respondents about various dimensions of e-banking services. It is inferred that the respondents differ significantly in their opinion about e-banking services when they are classified based on the period of using ATM services.

6.1.12 Association between kind of e-banking services used by the respondents and their opinion about various dimensions of e-banking services

“There is no significant association between the kinds of e-banking services availed and opinion about e-banking services”. To test this above hypothesis one way ANOVA test is applied and it is found that the p value is less than the acceptance level of 0.05 for all factors. Hence the null hypothesis is rejected and it is concluded that there is a significant association between the kinds of e-banking services availed by the respondents and their opinion about various dimensions of e-banking services. It is inferred that the respondents differ significantly in their opinion about e-banking services when they are classified based on the kinds of e-banking services availed.

6.1.13 Association between period of using e-banking services by the respondents and their opinion about various dimensions of e-banking services

“There is no significant association between period of using e-banking services and opinion about e-banking services”. To test this hypothesis one way ANOVA test is applied and it is found that the p value is less than the acceptance level of 0.05 for all factors. Hence the null hypothesis is rejected and it is concluded that there is a significant association between the period of using e-banking services by the respondents and their opinion about various dimensions of e-banking services.
dimensions of e-banking services. It is inferred that the respondents differ significantly in their opinion about e-banking services when they are classified based on period of using e-banking services.

6.1.14 Association between gender of the respondents and their opinion about various dimensions of e-banking services

“There is no significant association between gender of the respondents and their opinion about e-banking services”. To test this hypothesis, independent sample ‘t’ test is applied and it is found that the p value for all dimensions of e-banking services is less than the acceptance level of 0.05. Hence the null hypothesis is rejected and it is concluded that there is a significant association between the gender of the respondents and their opinion about various dimensions of e-banking services. It is inferred that the respondents vary in their opinion about various dimensions of e-banking services when they are classified based on their gender.

6.1.15 Association between number of banks dealt by the respondents and their opinion about various dimensions of e-banking services

“There is no significant association between the number of banks dealt by the respondents and their opinion about e-banking services”. To test the above hypothesis, independent sample ‘t’ test is applied and it is found that the p value for all dimensions of e-banking services is less than the acceptance level of 0.05. Hence the null hypothesis is rejected and it is concluded that there is a significant association between the number of banks dealt by the respondents and their opinion about various dimensions of e-banking services. It is inferred that the respondents vary in their opinion about various dimensions of e-banking services when they are classified based on the number of banks dealt by them in the study area.

6.1.16 Association between marital status of the respondents and their opinion about various dimensions of e-banking services
“There is no significant association between marital status of the respondents and their opinion about e-banking services”. To test this hypothesis independent sample’s ‘t’ test is applied and it is found that the p value for all dimensions of e-banking services is less than the acceptance level of 0.05. Hence the null hypothesis is rejected and it is concluded that there is a significant association between the marital status of the respondents and their opinion about various dimensions of e-banking services. It is inferred that the respondents vary in their opinion about various dimensions of e-banking services when they are classified based on their marital status.

6.1.17 Impact of socio-economic variables on need of e-banking services

“There is no impact of socio-economic variables on the need of e-banking services”. To test this hypothesis multiple regression test is applied and it is found that the need of e-banking services is influenced by occupation, awareness about e-banking services, age, sources of getting knowledge about e-banking and educational qualification of the respondents.

6.1.18 Impact of socio-economic variables on problems in the use of e-banking services

“There is no impact of socio-economic variables on the problems in the use of e-banking services”. To test this hypothesis regression test is applied and it is found that the problems in the use of e-banking services is influenced by gender, age, marital status, occupation, awareness about e-banking services and sources of gaining knowledge about e-banking by the respondents.

6.1.19 Impact of socio-economic variables on opinion about convenience of e-banking services

“There is no impact of socio-economic variables on the opinion about convenience of e-banking services”. To test this hypothesis regression test is applied and it is found that the opinion about convenience of e-banking services influenced by gender, age, educational
qualification, occupation, monthly income, awareness about e-banking services and sources of getting knowledge about e-banking by the respondents.

6.1.20 Impact of socio-economic variables on opinion about usefulness of e-banking services

“There is no impact of socio-economic variables on the opinion about usefulness of e-banking services”. To test this hypothesis regression test is applied and it is found that the opinion about usefulness of e-banking services is influenced by age, educational qualification, occupation, awareness about e-banking services and sources of gaining knowledge about e-banking by the respondents.

6.1.21 Impact of socio-economic variables on the opinion about economy of e-banking services

“There is no impact of socio-economic variables on the opinion about economy of e-banking services”. To test this hypothesis regression test is applied and it is found that the opinion about economy of e-banking services is influenced by gender, educational qualification, occupation, monthly income, awareness about e-banking services and sources of gaining knowledge about e-banking by the respondents.

6.1.22 Impact of socio-economic variables on the opinion about self-control on accounts

“There is no impact of socio-economic variables on the opinion about self-control on accounts”. To test this hypothesis regression test is applied and it is found that the opinion about getting self-control on accounts while using e-banking services is influenced by gender, educational qualification, monthly income and sources of gaining knowledge about e-banking by the respondents.
6.1.23 Impact of socio-economic variables on the opinion about functional value of e-banking services

“There is no impact of socio-economic variables on the opinion about functional value of e-banking services”. To test this hypothesis regression test is applied and it is found that the opinion about functional value of e-banking services is influenced by gender, age, educational qualification, monthly income, occupation, sources of gaining knowledge about e-banking services and awareness about the e-banking services by the respondents.

6.1.24 Impact of socio-economic variables on the opinion about emotional value of e-banking services

“There is no impact of socio-economic variables on the opinion about emotional value of e-banking services”. To test this hypothesis regression test is applied and it is found that the opinion about emotional value of e-banking services is influenced by gender, age, educational qualification, monthly income, occupation and sources of gaining knowledge about e-banking services by the respondents.

6.1.25 Impact of socio-economic variables on the opinion about trust value of e-banking services

“There is no impact of socio-economic variables on the opinion about trust value of e-banking services”. To test this hypothesis regression test is applied and it is found that the opinion about trust value of e-banking services is influenced by gender, age, educational qualification, monthly income, occupation, sources of gaining knowledge about e-banking services and awareness about the e-banking services by the respondents.

6.1.26 Impact of socio-economic variables on the opinion about loyalty value of e-banking services

...
“There is no impact of socio-economic variables on the opinion about loyalty value of e-banking services”. To test this hypothesis regression test is applied and it is found that the opinion about loyalty value of e-banking services is influenced by gender, age, educational qualification, occupation and sources of gaining knowledge about e-banking services by the respondents.

6.1.27 Correlation between the frequency of using e-banking services and opinion about various dimensions of e-banking services

“There is no significant correlation between the frequency of using e-banking services and opinion about various dimensions of e-banking services”. To test this hypothesis Karl Pearson correlation is used and it is found that there is a high positive correlation between the frequency of using e-banking services and opinion about usefulness of e-banking services (p = 0.000, r = 0.719), followed by convenience (p = 0.000, r = 0.661), need of e-banking (p = 0.000, r = 0.611). Further it is found that there is a negative correlation between the frequency of using e-banking services and opinion about self-control on accounts (p=0.000, r = -0.880), economy (p = 0.000, r = -0.825) and difficulty in use of e-banking (p = 0.000, r = -0.707). Since the p value for these above factors are less than the acceptance level of 0.05 the null hypothesis is rejected and it is concluded that there is a significant correlation between the frequency of using e-banking services and opinion about the various dimensions of e-banking services.

6.1.28 Correlation between the frequency of using e-banking services and opinion about customer values of e-banking services

“There is no significant correlation between the frequency of using e-banking services and opinion about customer values of e-banking services”. To test this hypothesis Karl Pearson correlation is used and it is found that there is a high negative correlation between the frequency of using e-banking services and opinion about emotional value of e-banking services (p = 0.000, r = -0.823), followed by functional value (p = 0.000, r = 0.810), loyalty value (p =
0.000, \( r = -0.683 \) and trust value (\( p=0.000, r = -0.601 \)). It is inferred that the frequency of using e-banking services will increase the customer values of e-banking services.

6.1.29 Relationship between age and opinion about need of e-banking services

“There is no significant relationship between the age and opinion about need of e-banking services”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 627.975 is less than the acceptance level of 0.05 \( (p=0.000) \). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the age of the respondents and their opinion about need of e-banking services.

6.1.30 Relationship between age and opinion about difficulty in use of e-banking services

“There is no significant relationship between the age and opinion about difficulty in use of e-banking services”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 603.731 is less than the acceptance level of 0.05 \( (p=0.000) \). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the age of the respondents and their opinion about difficulty in use of e-banking services.

6.1.31 Relationship between age and opinion about convenience of e-banking services

“There is no significant relationship between the age and opinion about convenience of e-banking services”. To test this above hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 530.640 is less than the acceptance level of 0.05 \( (p=0.000) \). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the age of the respondents and their opinion about convenience of e-banking services.
6.1.32 Relationship between age and opinion about usefulness of e-banking services

“There is no significant relationship between the age and opinion about usefulness of e-banking services”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 703.370 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the age of the respondents and their opinion about usefulness of e-banking services.

6.1.33 Relationship between age and opinion about economy of e-banking services

“There is no significant relationship between the age and opinion about economy of e-banking services”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 1068.270 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the age of the respondents and their opinion about economy of e-banking services.

6.1.34 Relationship between age and opinion about self – control on accounts

“There is no significant relationship between the age and opinion about self – control on accounts”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 657.152 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the age of the respondents and their opinion about self – control on accounts.

6.1.35 Relationship between age and opinion about functional value of e-banking services

“There is no significant relationship between the age and opinion about functional value of e-banking services”. To test this hypothesis Chi-Square test is applied and it is found
that the significance value for chi-square value of 655.750 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the age of the respondents and their opinion about functional value of e-banking services.

6.1.36 Relationship between age and opinion about emotional value of e-banking services

“There is no significant relationship between the age and opinion about emotional value of e-banking services”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 951.774 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the age of the respondents and their opinion about emotional value of e-banking services.

6.1.37 Relationship between age and opinion about trust value of e-banking services

“There is no significant relationship between the age and opinion about trust value of e-banking services”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 346.901 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the age of the respondents and their opinion about trust value of e-banking services.

6.1.38 Relationship between age and opinion about loyalty value of e-banking services

“There is no significant relationship between the age and opinion about loyalty value of e-banking services”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 613.104 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant
association between the age of the respondents and their opinion about loyalty value of e-banking services.

6.1.39 Relationship between Educational level and opinion about need for e-banking services

“There is no significant relationship between the Educational level and opinion about need of e-banking services”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 172.987 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the Educational level of the respondents and their opinion about need for e-banking services.

6.1.40 Relationship between Educational level and opinion about difficulty in using of e-banking services

“There is no significant relationship between the Educational level and opinion about difficulty in use of e-banking services”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 492.062 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the educational level of the respondents and their opinion about difficulty in using of e-banking services.

6.1.41 Relationship between Educational level and opinion about convenience of e-banking services

“There is no significant relationship between the Educational level and opinion about convenience of e-banking services”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 472.133 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a
significant association between the Educational level of the respondents and their opinion about convenience using of e-banking services.

6.1.42 Relationship between Educational level and opinion about usefulness of e-banking services

“There is no significant relationship between the Educational level and opinion about usefulness of e-banking services”. To test the above hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 425.878 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the educational level of the respondents and their opinion about usefulness of e-banking services.

6.1.43 Relationship between educational level and opinion about economy of e-banking services

“There is no significant relationship between the educational level and opinion about economy of e-banking services”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 855.746 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the educational level of the respondents and their opinion about economy of e-banking services.

6.1.44 Relationship between educational level and opinion about self–control on accounts

“There is no significant relationship between the educational level and opinion about self–control on accounts”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 926.086 is less than the acceptance level of 0.05
(p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the educational level of the respondents and their opinion about self-control on accounts.

6.1.45 Relationship between educational level and opinion about functional value of e-banking services

“There is no significant relationship between the educational level and opinion about functional value of e-banking services”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 849.027 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the educational level of the respondents and their opinion about functional value of e-banking services.

6.1.46 Relationship between educational level and opinion about emotional value of e-banking services

“There is no significant relationship between the educational level and opinion about emotional value of e-banking services”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 736.102 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the educational level of the respondents and their opinion about emotional value of e-banking services.

6.1.47 Relationship between educational level and opinion about trust value of e-banking services

“There is no significant relationship between the educational level and opinion about trust value of e-banking services”. To test this above hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 467.981 is less than the acceptance
level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the educational level of the respondents and their opinion about trust value of e-banking services.

6.1.48 Relationship between educational level and opinion about loyalty value of e-banking services

“There is no significant relationship between the educational level and opinion about loyalty value of e-banking services”. To test this hypothesis Chi-Square test is applied and it is found that the significance value for chi-square value of 778.489 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the educational level of the respondents and their opinion about loyalty value of e-banking services.

6.1.49 Association between intersection of marital status and educational qualification of the respondents and their opinion about e-banking services

“There is no association between the intersection of marital status and educational qualification of the respondents and their opinion about e-banking services”. To test this hypothesis MANOVA test is applied and it is found that the respondents’ opinion about e-banking services is not varied on all independent variables when the respondents are classified based on their marital status i.e., the p value is more than the acceptance level of 0.05. But the opinion about e-banking services for all factors is varied when the respondents are classified based on their educational qualification i.e., the p value is less than the acceptance level of 0.05. But when the respondents are classified based on the intersection of marital status and educational qualification their opinion about e-banking services is varied on economy and self – control on accounts factors only. Since the significance level for these two factors is less than the acceptance level of 0.05 the null hypothesis is rejected and it is concluded that there is a significant association between the intersection of marital status and educational qualification of the respondents and their opinion about e-banking services.
6.1.50 Association between intersection of age and marital status of the respondents and their opinion about e-banking services

“There is no association between the intersection of age and marital status of the respondents and their opinion about e-banking services”. To test the above hypothesis MANOVA test is applied and it is found that the respondents’ opinion about e-banking services is varied on all independent variables when the respondents are classified based on their age and marital status i.e., the $p$ value is less than the acceptance level of 0.05. But when the respondents are classified based on the intersection of age and marital status, their opinion about e-banking services is varied on difficulty in use of e-banking services, convenience, usefulness of e-bank, economy and self–control on accounts factors only. Since the significance level for these five factors is less than the acceptance level of 0.05 the null hypothesis is rejected and it is concluded that there is a significant association between the intersection of age and marital status of the respondents and their opinion about e-banking services.

6.1.51 Opinion about need for e-banking services - Discriminant analysis

The respondent’s opinion about the need for e-banking services is classified into four categories namely strongly agree, agree, no opinion and disagree based on the perception level of the 500 selected respondents using six statements. To know the independent variables which differentiate the opinion about the need for e-banking services into four categories the Discriminant Functional Analysis has been used. From the result it is concluded that the four groups of opinion about need for e-banking services are classified well using Discriminant Function Analysis i.e., 98.40 per cent of original grouped cases are classified correctly.

6.1.52 Opinion about difficulty in the use of e-banking services - Discriminant analysis
The respondent’s opinion about the difficulty in the use of e-banking services is classified into four categories namely strongly agree, agree, no opinion and disagree and based on the perception level of the 500 selected respondents using six statements. To know the independent variables which differentiate the opinion about difficulty in use of e-banking services into four categories the Discriminant Functional Analysis has been used. From the result it is concluded that the four groups of opinion about difficulty in use of e-banking services are classified well using Discriminant Function Analysis i.e., 97.00 per cent of original grouped cases are classified correctly.

6.1.53 Opinion about economy of e-banking services - Discriminant analysis

The respondent’s opinion about the economy of e-banking services is classified into four categories namely strongly agree, agree, no opinion and disagree based on the perception level of the 500 selected respondents using five statements. To know the independent variables which differentiate the opinion about economy of e-banking services into four categories the Discriminant Functional Analysis has been used. From the result it is concluded that the four groups of opinion about economy of e-banking services are classified well using Discriminant Function Analysis i.e., 96.60 per cent of original grouped cases are classified correctly.

6.1.54 Opinion about usefulness of e-banking services - Discriminant analysis

The respondent’s opinion about the usefulness of e-banking services is classified into four categories namely strongly agree, agree, no opinion and disagree based on the perception level of the 500 selected respondents using three statements. To know the independent variables which differentiate the opinion about usefulness of e-banking services into four categories the Discriminant Functional Analysis has been used. From the result it is concluded that the four groups of opinion about usefulness of e-banking services are classified well using Discriminant Function Analysis i.e., 98.40 per cent of original grouped cases are classified correctly.

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6.2 Suggestions

The following are the suggestions made by the researcher based on the above findings.

1. Awareness level of e-banking services is not uniform among all types of account holders of public sector banks in the study area. Hence it is suggested that greater awareness about the e-banking services should be created among all types of account holders by the public sector banks in the study area than the existing level.

2. It is suggested that the awareness about the e-banking services should be created among the customers of the public sector banks without discriminating them based on their occupation and monthly income. Greater level of awareness about e-banking services should be created among the customers of public sector banks in the study area than the existing level.

3. Further it is suggested that the details about e-banking services should be given to the customers through all medium in a uniform manner by the public sector banks.

4. The public sector banks in the study area shall consider the gender, educational qualification, monthly income, occupation, sources of getting knowledge of e-banking services and awareness level of the respondents about e-banking services equally, while providing e-banking services in the study area to attract more number of customers to avail e-banking services than the existing level in the study area.

5. Regarding the customer values of e-banking, customers of public sector banks in the study area are willing to continue to avail the services of same bank though the e-banking services which are not upto their expectations. Hence it is suggested that the public sector banks should take necessary steps to provide better e-banking services to their loyal customers.
6. To solve the problems of customers in availing e-banking services, public sector banks may train their customers in their banks itself by organizing training programmes providing practical knowledge about e-banking services.

7. To improve the convenience of e-banking services more number of ATM and separate e-banking service providing centers may be introduced in the study area.

8. Further it is suggested that the public sector banks should create confidence and trust among the customers than the existing level about the e-banking services by providing 100 per cent security for all type of e-banking services.

6.3 Conclusion

The present computerised era forces the bank customers to adopt e-banking services all over the world. Hence, the cost effectiveness and convenience of using e-banking services should be increased for all types of e-banking services than the existing level. From the study it is concluded that the e-banking services are adopted by the customers of public sector banks in the study area to a greater level. Still the customers of public sector banks expect quality in all type of e-banking services. The suggestions offered by the researcher will be useful to the decision makers of the public sector banks to motivate more number of customers to avail e-banking services.