ABSTRACT

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A STUDY ON CONSUMER PERCEPTION ABOUT THE E-BANKING IN TIRUCHIRAPPALLI CITY

This study focuses on developing a theoretical model with a practical justification within the field of electronic banking (e-banking). The researcher grounds his discussion on the framework of consumer behaviour and electronic banking. Thus, the purpose of this thesis is to study the consumer perception about the e-banking. The e-banking is gaining importance and its usage is growing in towns and cities at a faster rate than in rural and semi-urban areas due to various reasons both on the banker's side and on the people side. To collect the dependable primary data, the questionnaire has been carefully prepared to highlight the prevailing banking practices, the application of technology, the products of e-banking, etc. to the customers, so that the responses will exhibit their perception about e-banking in a true sense. More specific responses have been extracted regarding the usage of ATM, Internet Banking, Tele-banking and Mobile Banking which are commonly used channels of e-banking by the customers of all banks. The survey has been conducted among the sample of 600 customers of six selected banks in Tiruchirappalli city. The results of the study indicate the following: (1) Among the e-banking channels, people use ATM services, Mobile Banking, Internet Banking and Tele-banking in the order of preference. (2) More customers prefer ATM services and derive higher satisfaction. Next to ATM, Mobile Banking provides satisfaction to the customers. Internet Banking and Tele-banking are ranked 3rd and 4th in providing satisfaction to the users. (3) While 80 percent of the customers use internet banking and mobile banking for more than two years, 74 percent and 72 percent of them use ATM and Tele-banking respectively for more than two years. (4) Mobile Banking, ATM, Internet Banking and Tele-banking are used by the customers frequently at intervals of weekly or fortnightly and the respective numbers of customers using the services are in the descending order. On the whole, a solid fact emerges out of the analysis of the primary data that e-banking has been widely perceived by the customers as useful and highly needed product innovation of the banks.

Keywords: consumer perception, consumer behaviour, Tiruchirappalli city, electronic banking/e-banking, Internet Banking, Mobile Banking, Tele-banking, ATM, e-banking products/channels.