

## **A Study on Customers Perception about the Usage of E-Corner Banking Services**

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### **Abstract**

Banking at customer's convenience plays a vital role in modern banking. Banking can be done during non banking hours is a boon for the banking customer which paved the way for launching e-corners. The main focus in launching e-corners is to reduce the crowd at the bank and the number of staff required for these services and provide the anytime banking facility.

This paper focus on finding out the customer's perceptions, satisfaction level and problems on the usage e-corners facilities. This paper gives a full picture of e -corners in trichy, it's important and merits. This paper concludes with the customer views and opinions.

**Keywords:** Online banking, ATM, CDM

### **Introduction**

Banking at customer's convenience plays a vital role in modern banking. Anytime banking is getting a boost in the district with some banks launching e-corners. Apart from internet and mobile banking services, banks are setting up e-corners that offer a host of services 24 hours a day, throughout the week. Customers can withdraw or deposit cash and update passbooks even after banking hours. These facilities have automated teller machines (ATMs), cash deposit machine, passbook update facility and internet banking kiosks. Workers who are at the units from morning to evening can come to the e-corners later in the evening and deposit money to be sent home. They can update their passbook or transfer money from their account to another. Using the card, they can deposit cash in the machine at the e-corner. The self-service kiosk has 16 functions. There is no service charge for any facility used at the e-corner.

E-corners reduce the number of people visiting a branch, the number of staff required for these services, and provide the customer anytime banking facility.

### **Review of literature**

Many studies have been conducted on the subject of online banking in India and abroad. The major emphasis of research has been on various issues like frauds, security, usage pattern, new method of e- payment etc. from the review of literature it was found hardly, there was the study which examined the perception of users of ATM withdrawals and neglected the other facilities offered by e- corners such as cash deposit, pass book entry. This study tries to find out the customer perceptions about e corners.

### **Statement of the problem**

ATM facility for cash withdrawals, deposits, pass book entry, cheque deposit machine since its inception and today is the bank having largest number of ATMs in the country as the use of ATM is increasing day by day. Customer s preference and convenience is the base for implementing and introducing banking technology. It is important to study the perception of customers who avail the e-corners facilities to identify the problem areas and proposed recommendations leading to improvement. This study is one of such an attempt.

### **Objective of the study**

1. To study the perceptions among the customers on the usage of e- corners facilities.
2. To measure the level of customer's satisfaction associated with various aspects of e corner facilities.
3. To find out the problems faced by users of e corners facilities.

### Research Methodology

Both primary and secondary sources of information have been used for this study .Secondary sources were, websites, research articles primarily which gave information on the use of Cash deposit machines ATM, pass book entry and other facility. The primary data was collected from a survey using a questionnaire.

Filled questionnaires were collected from 100 ATM card holders based on convenience sampling method. The data collected from questionnaires were analysed by percentage analysis, and one way ANOVA.

### Null Hypothesis

H1: There is no significant relationship between usage of e- corner facility and gender

H2: There is no significant difference between gender and level of satisfaction in using e corner facilities.

H3: There is no significant difference between educational level and usage of e corners.

### Analysis and interpretation

ANOVA -Gender					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	20.500	4	5.125	139.107	.000
Within Groups	3.500	95	.037		
Total	24.000	99			

The above ANOVA table reveals the relationship between the gender and usage of e corner facilities.

The table shows the “F” value as 139.1 which is more than the significant value of .000 at 5% level which rejects the null hypothesis. That shows that the gender is not making any difference in using e corner facilities. The usage of e corner depends upon the convenient and knowledge of online banking services. So there is highly significant relationship between gender and usage of e corners facilities.

Table – 2 Educational level – internet banking services—ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	51.529	4	12.882	239.441	.000
Within Groups	5.111	95	.054		
Total	56.640	99			

The table shows the “F” value as 239.4 which is more than the significant value of .000 at 5% level which rejects the null hypothesis. That shows that the educational level of the respondents influence the usage of e-corners facilities.. The educated customers have more confident in using e corner facility. So there is highly significant relationship between educational level and usage of e- corner facilities.

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	10.071	2	5.036	35.069	.000
Within Groups	13.929	97	.144		
Total	24.000	99			

The table shows the “F” value as 35.069 which are more than the significant value of .000 at 5% level which rejects the null hypothesis. That shows that the gender of the respondents influence the level of satisfaction in usage of e corners facilities. The respondents are highly satisfied in using e- corner facilities. So there is highly significant relationship between gender and level of satisfaction in usage of e-corner facilities.

### Finding and suggestions

- ❖ Out of 100 percentage 80 % of the respondents avail e-corners facility to withdraw and deposit cash. They also use for pass book entry and cheque deposit and the remaining 20% of the respondents use only ATM withdrawal machine. This indicates that all the respondents have awareness of using e-corner facilities.
- ❖ The data collected from 100 respondents, out of that 60 % are Male respondents and 40% are female respondents. This reveals that male respondents perform banking services more than female respondents.
- ❖ The educational level of the respondents were 72% are post graduates, 12% belong to under graduates and remaining 16% are below under graduates. The post graduates have the more confidence to operate e-corners facilities and others still hesitate and expect assistance from the educated customers.
- ❖ The age group the respondents out of 100 respondents,12% belong to the age below 20 years, 76 % of the respondents belong to the age of 21 to 40 years .and remaining 12% belong to the age of above 40 years. This highlights that the age group of 21 to 40 years have good knowledge and interest in using e-corners.
- ❖ The ATM card holders who hold more than two to three years of experience in using online banking use e- corner facility than others. The bank should educate their customers about their latest technology and the benefits of the customers. They should make clear that e- corners save the time of the customer.

### Conclusion

The study was undertaken to understand the perception of respondents in using e- corners facilities. This paper makes clear that facility reduces the crowd in the bank and consumes less amount of time for every transaction. This facility can be done at non banking hours so the respondents are highly satisfied in using e-corners. This paper can be concluded by the result as the implementation of e-corners will capture the market as ATM in the upcoming near future.

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