

Employee Perspective Towards E-Banking Services: A Study of Public and Private Banks in Haryana

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ABSTRACT

The main purpose of the present study is to examine E-Banking services provided by the banks from employees' perspective. For the very purpose of study, a sample of 85 employees of government college of Bahadurgarh situated in Jhajjar district of Haryana state was taken as respondents which are employees of the public and private banks. It was beyond the control of the researcher to decide the number of respondents from public and private banks. A self structured questionnaire was devised for data collection. To analysis the data, various tools such as cross tabulation and One-way ANOVA were used for the purpose. Necessary hypothesis was constructed to achieve the objective of the study. The data was analyzed using SPSS version 18. From the findings based on primary data, it has been found that the employees have difference in their opinion towards E-Banking services provided to them by the banks in which they are having their salary and other accounts.

Keywords: *E-Banking, Customer, Perspective, Employees, Banks.*

1: INTRODUCTION

Any modern economy's lifeline is its banking industry. Banks are one of the oldest financial intermediaries in the financial system. The financial system reflects country's economic health. Indian banks are divided into three categories: public, private and international banks. As of 2011, there were twenty-nine public sector banks (twenty-one old private banks and eight new private banks), twenty-nine private banks (twenty-one old private banks and eight new private banks), and thirty foreign banks. Many developments have been taken place in Indian banking sector as a result of liberalisation and globalisation.

2: LITERATURE REVIEW

An excellent review of literature has a logical flow of ideas, current and relevant sources with consistent, appropriate referencing style, accurate terminology and an unbiased evaluation of earlier research on the issue. The

available literature on the subject matter has been reviewed as mentioned below:

Daniel is of the belief that (1999), Electronic banking is a type of online banking that is also known as internet banking or E-Banking. It is the delivery of bank information and services to employees via a variety of delivery platforms that can be used with a variety of terminal devices, such as a personal computer or a mobile phone running browser or desktop software, a telephone, or a digital television. Delivery of banking services to employees' private addresses over an open-access computer network is referred to as distribution of banking services to consumers' private addresses via an open-access computer network. Bollen (2001) stated that the law is still being created and modified in his study on Internet banking regulation. The judicial system has failed to keep pace with technological advances. The Australian financial sector framework regulates internet banking to the extent that it involves organizations subject to Australian financial regulation. Special laws apply to electronic payment transactions. Contractual agreements provide a lot of structure for Internet banking. Bhayani (2006) worked in four major private banks: ICICI Bank, HDFC Bank, UTI Bank, and IDBI Bank while working on Performance of the New Indian Private Banks that IDBI Bank has the overall best performance among all the institutions. According to Bodla and Verma (2006), Reserve Bank of India identified banks that need more monitoring. The CAMEL system's main purpose was to detect the problems that banks face and to produce a comparative analysis of their performance. Sheeba and Kapil (2006) investigated how supervisory CAMELS ratings represent the level of risk taken by the banking industry in the United States, as well as their risk-taking efficiency. Supervisors not only distinguish between efficient and inefficient banks when it comes to risk-taking, but they also provide efficient banks more latitude in their investment strategies than ineffective banks. According to a study conducted by Gupta (2008), internet banking has a substantial impact on cost savings, revenue growth and greater customer satisfaction and can be a useful tool for developing a sound strategy. There is still a scarcity of trustworthy and systematic statistics on Internet banking spread in India, especially in terms of individuals and businesses. Consumer knowledge, use patterns, satisfaction and preferences for Internet banking versus traditional banking are investigated, as well as the factors that may influence the bank's decision to offer Internet banking. A considerable increase in web services was reported in a study conducted by Khurana (2009). It's difficult for service providers to maintain service quality while using the internet as a distribution medium. The most significant service

quality components of internet banking were noted as effectiveness, responsiveness, privacy for private information and ease of use. Furthermore, Baptiste and Sanchez (2010) stated in their study that internet banking is regarded to play a critical strategic role in industrial banking marketing. There were some parallels and differences amongst users. The human factor has a huge impact on online banking usage in Mexico and the weakness of French internet banking was an interesting issue. The study discovered the importance of autonomy and pragmatism for French clientele. In the 2009-10 fiscal year, Jha and Sarangi (2011) looked at the performance of seven public and private banks. They used three types of ratios: operating performance ratios, financial ratios and efficiency ratios. There were a total of eleven distinct ratios used. In that order, Axis Bank was ranked first, followed by ICICI Bank, BOI, PNB, SBI, IDBI and HDFC. Over an eleven-year period, from 2000 to 2011, Mishra *et al.* (2012) used the CAMEL technique to analyze the financial soundness of 12 public and private banks in the Indian banking sector. The Reserve Bank of India, the Indian Banker's Association, and financial statements were also utilized as secondary sources of information. The researcher provided lenders with a number of suggestions for dealing with barriers and overcoming issues related to financial strength and stability. On the basis of the ratios' values, the selected banks were rated. The best ratio received rank one, followed by the others up to position twelve, with an interval of one. In a study conducted by Prasad and Ravinder (2012), the CAMEL approach was utilized to evaluate the bank's performance from 2005 to 2010. A total of twenty nationalized banks were used in the study. Individual rankings were given based on the sub-parameters of each parameter and the group average was calculated by putting these ranks together. Finally, banks were assigned ranks in increasing or descending order based on their performance. Corporation Bank came out on top in terms of capital adequacy, with the highest group average, followed by UCO Bank. When it comes to asset quality, many sub-parameters such as Net NPAs to total assets, total investments to total assets, percent change in NPAs and so on were taken into account. Customers are adapting e- banking services such as ATMs and home banking at a gradual pace, according to Rajput (2015). E-Banking services are familiar to almost everyone. Three-quarters of consumers use E-Banking on a regular basis. Perceptions are being used in an unusual way. E-Banking is straightforward to use, according to around half of the respondents. E-Banking, according to some, provides safety and security. E-Banking, according to some respondents, delivers timely and accurate information. E-Banking is available 24 hours a day and provides transparency, according to more than a third of respondents. More than a third

of respondents indicated that E-Banking is a cost-effective solution. Some people believe that E-Banking is extremely fast. ATMs and other online services are popular E-Banking services. Around forty five percent people have positive perception & are satisfactory with E- e Banking. Still people of these areas are not using all the E- banking so they feel hesitation using E-Banking services. Choudhury and Bhattachargee (2015) discovered that E-Banking distribution channels have a positive effect in establishing customer loyalty and impact of E-Banking channels of distribution in creating loyalty among the income earners has to be investigated further. Banking firms that want to build a long-term business and get a competitive advantage will always aim to retain and grow their customer base. The right use of E-Banking distribution channels is a big challenge because E-Banking is a way of keeping and gaining clients through innovation. According to the literature review, research should be conducted on a specific population category, namely salaried personnel. Iberahim, *et al.* (2016) conducted the research to look at four aspects of service quality: consistency, dependability, timeliness and technology, based on two popular dimensions: reliability and responsiveness, and their impact on customer satisfaction and noted that findings were positive and will aid managers in improving ATM services at Self Service Terminals, particularly as part of a retail banking development and upgrade plan. This study has provided a better knowledge of the practical challenges that prominent Malaysian banks face when providing ATM services. The consistency, dependability and timeliness of ATM services must be prioritized alongside the development and introduction of other types of financial services and transaction mechanisms. According to Singh (2016), there are numerous technical challenges with integration in the banking sector. The public sector banks have put aside funds for staff training and development and established specific training centres, but as the conversation revealed, there is a disconnect between management and employees' perspectives. Banks must have efficient workforce that can keep up with changing times in a period of growing competition. Training is a vital comment thread of the banking organizational system, with the primary goal of fostering employee growth at all levels in order to improve organizational effectiveness. The study revealed information on the bank's employee expectations. In their study, Jaba and Mahamayi (2017) found that majority of respondents were favourable about E-Banking and its impact on their lives. E-advantages banking included clock service services, ease of conducting transactions, anywhere banking and time management and people adapted to the technology far more quickly than expected. E-Banking was known for its convenience and ease of use when it

came to transactions. Consumer banking services would vastly be improved if Internet usage to be increased. Similarly, most people were concerned about their safety as well as security. If these issues are addressed, E-Banking flexibility will undoubtedly rise, and everyone will be on an equal level. Gupta (2017) in her research mentioned that bank personnel have a favourable attitude about E-Banking. Except for job losses, no substantial negative consequences of E-Banking have been reported. This is supported by the fact that eighty percent of respondents rated banks' overall performance as excellent or extremely satisfactory. Only eight percent thought that E-Banking performed poorly overall. Employee productivity, branch productivity, and bank productivity have all increased in the opinion of employees. In their study, Narayan and Veena (2018) discovered that an overall review of employee perceptions of E-Banking leads to the conclusion that employees of each bank believe that age has no bearing on overall perceptions of E-Banking. The majority of employees at the Selected Bank's public and private banks are female. Employees interpret that for changing data electronically, it requires additional expression. Paperless transactions are more prevalent as a result of technological implications in the opinion of the respondents. The RBI's computerization had a significant impact on the Indian banking system. As a result of the daily data input of all transactions, bank workers' working hours were expanded. Overall, the back office application was not particularly valuable to both bank personnel and bank consumers. Banu and his colleagues (2019) in their study summarized that the spread of any innovation, such as internet banking, necessitates further examination and re-evaluation by future studies in order to improve customer satisfaction. The current study uses an integrative mediated model adapted from the technology acceptance model as a platform. Future studies could include some other characteristics.

3: RESEARCH METHODOLOGY

Objective:

The basic objective of the present study is “examining E-Banking services from employees perspective”.

Hypothesis of the Study

Within the outline of the above objectives, the hypothesis formulated for the purpose are given as under:

Hypothesis H₀₁: “There is no significant difference among employees perspective towards E-Banking services in selected Public and Private Banks.

Research Design: The empirical elements as indicated in the study title refer to researcher's obligation to test subjective views against absolute truth and to make the findings available for additional inspection and assessment. As a

result, a variety of statistical methods and approaches have been used to test the data's reliability and validity, as well as the hypothesis.

Sampling Plan: The present study consists of 85 employees who are the customers of public and private banks in Haryana. The execution of the study has been made through Survey method.

Sampling Design: Non-probability sampling ie. Simple random sampling has been used for selection of the employees for the study for the study. In this study, the public and private sector banks were identified after obtaining the response from the employees and according it has been found that 02 public and 02 private commercial banks are involved in the present study such as SBI, PNB are Public Banks and ICICI and AXIS are Private Banks in which the employees are having their salary accounts.

Instruments for Data Collection

Primary data was used for achieving objectives of this study. Survey method has been used for collection of data from targeted employees. Self-structured questionnaire with close ended i.e dichotomous type, open ended, on Five-Point Likert Scale was used for finding out the opinion of the employees.

Tabulation and Codification: Questionnaire consisting of 34 statements for examining E-Banking services in respect of selected Public and Private Banks was prepared for obtaining the response of the employees and codified as Eb1 to Eb34 respectively.

Tabulation and Codification: To measure the reliability of the scales "Cronbach's Alpha" test was used. Values were found acceptable as the reliability statistics was found as 0.702 which is greater than acceptable value i.e 0.70 (Robert et al., 2006).

Data Collection and Data Analysis: The primary and secondary data was collected for the purpose. Primary data for this study was obtained through a structured questionnaire distributed by the researcher to employees having their accounts in both public and private banks. For the purpose of obtaining primary data through questionnaire in Haryana, 85 employees were selected as a simple random sampling method. Secondary data was collected with the help of research articles for finding the research gap. Cross tab and ANOVA test statistics have been used for analyzing the data and after that interpretations have been incorporated on the basis of the result obtained.

4: RESULTS AND DISCUSSION

The perception of the employees has been obtained, analyzed and interpreted about E-Banking services provided by public and private Banks in Haryana. Cross Tabulation and ANOVA statistics have been applied to analyze the significant difference by comparing mean score for achieving objective as well as testing the hypothesis.

4.1: Demographical Profile of Employees

Table 1: Demographic Profile of Employees

Description of Demographic Variable		No. of Respondents	Percentage	Cumulative frequency (%)
Age (Years)	Below 30	09	15.80	09(15.80)
	31-35	16	28.10	25(43.90)
	36-40	16	28.10	41(71.90)
	41-45	06	10.50	47(82.50)
	Above 45	10	17.50	57(100.00)
	Total	57	100.00	
Gender	Male	30	52.60	30(52.60)
	Female	27	47.40	57(100.00)
	Total	57	100.00	
Marital Status	Married	52	91.20	52(91.20)
	Unmarried	05	8.80	57(100.00)
	Total	57	100.00	
Nature of Employment	Regular	36	63.20	36(63.20)
	Temporary	21	36.80	57(100.00)
	Total	57	100.00	
Academic Qualification	Under graduate	02	3.54	02(3.54)
	Graduate	06	10.52	08(14.06)
	Post Graduate	36	63.18	44(77.20)
	Doctorate	13	22.80	57(100.00)
	Any Other	00	00	-
	Total	57	100.00	
Income (Rs)	Below 40000	06	10.50	06(10.50)
	41000-60000	19	33.30	25(43.90)
	61000-80000	11	19.30	36(63.20)
	81000-100000	07	12.30	43(75.40)
	Above 10000	14	24.60	57(100.00)
	Total	57	100.00	
Type of Accounts	Saving	52	91.22	52(91.22)
	Current	05	8.77	57(100.00)
	Total	57	100.00	
Type of bank	Public Banks	53	92.98	53(92.98)
	Private Banks	04	97.02	57(100.00)
	Total	57	100.00	

Source: Survey Data

Table 1 presents the demographic profile of the employees on the basis of their age (in years), gender, marital status, nature of employment, academic qualification, income, type of bank accounts held by the respondents and name of bank in which they were having their bank accounts. Necessary data was analyzed and it has been seen that majority of employees i.e., 16 (28.10%) belong to the age of 31-35 years of the age and 16(28.10%) in the age of 36-40 years respectively. 30(52.60%) were male and 27(47.40%) were female in the

present study. 52 (91.20%) of the respondents were married in the study. 36(63.20%) of the respondents were having regular employment and 21(36.80%) were serving on temporary job. Most of the respondents 36(63.18%) were having postgraduation as their academic qualification 13(22.80%) of the respondents were having doctorate degree. 19(33.30%) of the respondents were having income of 41000-60000 and 14(24.60%) of the respondents were drawing salary of above 100000. Most of the respondents 52(91.22%) were having saving bank accounts and rest have current accounts. 53(92.98%) of the respondents were having bank accounts in public sector banks and rest have their accounts in private sector banks. From this interpretation, it can be concluded that most of the employees were among young generation age, married, post graduate, earning the income between 41000 to 80000 and having accounts in both kinds of banks. All most all the respondents were having saving accounts except a few having current account. However, the strength of employees having accounts in public banks is more than that of those having accounts in private banks. So we can say that the study is based on the strength of employees having accounts in public sector banks.

4.2: Type of E-Banking Services Provided by Banks to the Employees

Table 2: E-Banking Services Provided by Banks

Type of E-Banking Services Provided by Banks	No. of Respondents (%)	Yes	No	Total
ATM	Frequency	52	05	57
	Percent	91.20	08.80	100%
Internet Banking	Frequency	51	6	57
	Percent	89.90	11.10	100%
Mobile Banking	Frequency	50	07	57
	Percent	87.70%	12.30%	100%
Telephone Banking	Frequency	15	42	57
	Percent	27.80	72.20	100%
E- Commerce	Frequency	12	45	57
	Percent	26.70	73.30	100%

Source: Primary Data

The analysis of table 2 shows that number of E- banking services provided by banks in which the employees are having their banks accounts. 52(92.80%) of the respondents have replied that ATM services are provided by banks, 51(89.90%) employees have mentioned that internet banking services are

provided by the banks. Towards mobile banking service, 50(87.70%) of the respondents have replied that these services are given by their banks. Most of the employees, 42(72.20%) respondents have replied that telephone banking services are not provided by their banks and similarly 45(77.30%) of the respondents have given their response that e-commerce facilities are not provided by their banks. Therefore, it can be concluded that ATM facility, internet banking facilities and mobile banking facilities are provided by the banks to their employees. The facilities of telephone banking & e-Commerce are less in comparison to the above mentioned facilities for the employees in the banks.

4.3: E-Banking Services Used by Employees

Table 3: Use of E- Banking Services By Employees

Type of E-Banking Services used by Employees	No. of Respondents (%)	Yes	No	Total
Cash withdrawals (EBS1)	Frequency	45	12	57
	Percent	78.90%	21.10%	100%
Cash depositing (EBS2)	Frequency	33	24	57
	Percent	57.90%	42.10%	100%
Balance Statement (EBS3)	Frequency	37	20	57
	Percent	64.92%	35.08%	100%
Pass Book Updating (EBS4)	Frequency	30	27	57
	Percent	52.64%	47.36%	100%
Cheque deposits (EBS5)	Frequency	27	30	57
	Percent	47.40%	52.60%	100%
Mobile recharge payments (EBS6)	Frequency	44	13	57
	Percent	77.20%	22.80%	100%
Bill Payments (EBS7)	Frequency	42	15	57
	Percent	73.70%	26.30%	100%
Repayment of Loan(EBS8)	Frequency	29	28	57
	Percent	50.90%	49.10%	100%
Repayment related to various purchases (EBS9)	Frequency	41	16	57
	Percent	71.90%	28.10%	100%

Source: Primary Data

The table 3 shows list of activities for E-Banking services used by the employees. These activities include cash withdrawals, cash deposits, balance statement, pass book updating, cheque and dividend deposits, mobile recharge payments, bill payments, repayment of loan, money transfer, store payments, on-line shopping. Out of all these, cash withdrawals is widely used E-Banking

activity with 45(78.90%) by the respondents followed by mobile recharge payments 44(77.20%) and bill payments, 42 (73.20%) as well as repayment related to various purchases, 41(71.90%). Therefore, it can be concluded that customer use, cash withdrawals and deposits, mobile recharge payments, repayment of loan etc. more as compared to other banking activities like balance statement and passbook printing like servicing.

4.4: Weekly Frequency of using E-Banking Services By Employees

Table 4: Weekly Frequency of using E-Banking Services by Employees

Frequency of E-Banking Services used by employees in a Week	No. of Respondents (%)	Yes	No	Total/Cumulative
1-4 times(FEB1)	Frequency	22	35	57
	Percent	38.60%	41.40%	100.00%
5-8 times(FEB2)	Frequency	24	33	46
	Percent	42.10%	57.90%	100.00%
9 or more than 9 times(FEB3)	Frequency	11	46	57
	Percent	19.30%	80.70	100.00%

Source: Primary Data

Table 4 shows, how frequently employees are using E- banking services in a week. 24(42.10%) employees used E- banking services 5-8 times in a week. Whereas 22(38.60%) employees used E- banking services 1-4 times in a week. Rest of the employees use 9 or more than 9 times.

Therefore, it can be concluded that frequency of using e banking services is 5-8 times more followed by frequency of using e banking services for 1-4 times in a week. However, employees are using E- Banking services frequently.

4.5: Comfortableness in Using Banking Services

Table 5: Employees Comfortableness in using Banking Services

Comfortableness of Employees in Banking Services	No. of Respondents (%)	Yes	No	Total/Cumulative
Traditional Banking (TEB1)	Frequency	10	47	57
	Percent	17.54%	82.46%	100.00%
E-Banking(TEB2)	Frequency	47	10	57
	Percent	82.46%	17.54%	100.00%

Source: Primary Data

The analysis of table 5 shows analysis of banking services which are easy to use according to employees and they feel more comfortable. 47(82.46%) of the respondents have mentioned that they are comfortable with E-Banking

facilities and rest have mentioned that they are comfort with traditional banking. According to above analysis, we can see that E-Banking has more percentage than traditional banking. It means bank employees are more comfortable with E-Banking services rather traditional banking. Therefore, it can be concluded that banks are providing both type of E-Banking services, however, the practice of using e- banking is more among employees than traditional banking.

4.6: Examining E-Banking Services Provided by Banks

Table 6: E- Banking Services from Employees Perspective

Attribute for Measuring E-Banking Services	No. of Respond	S.D	D	C	A	S.A	Total
CONSISTENCY							
Eb1(There is regularity in E-Banking services in banks).	N	3	3	5	29	17	57
	%	5.26	5.26	8.77	50.78	29.82	100
Eb2 (Good quality currency is dispense with by ATMs)	N	4	5	4	35	9	57
	%	7.01	8.77	7.01	61.40	15.78	100
Eb3(There is accuracy in operations related to E-Banking	N	2	2	6	34	13	57
	%	3.50	3.50	10.52	59.64	22.80	100
Eb4 (Confirmation towards E-Banking transactions is supplied by banks immediately)	N	3	1	11	30	12	57
	%	5.26	1.75	19.29	52.63	21.05	100
Eb5 (Banks provide E-Banking facilities quickly).	N	1	4	6	33	13	57
	%	1.75	7.01	10.52	57.89	22.80	100
USABILITY							
Eb6(E-Banking services provided by banks are utilized	N	2	1	4	35	15	57
	%	3.50	1.75	7.01	61.40	26.31	100
Eb7 (Good training facilities are available for new users of E-Banking)	N	10	18	13	14	2	57
	%	17.57	31.57	22.80	24.56	3.50	100
Eb8(There is a facility of providing printed material for new E-Banking users	N	7	12	26	10	2	57
	%	12.28	24.05	45.61	17.54	3.50	100
Eb9(There is a facility of conversion of E-Banking	N	4	9	19	21	4	57
	%	7.01	15.78	33.33	36.84	7.01	100
FAITHFULLNESS							
Eb10(Bank staff is faithful in providing E-Banking services)	N	2	3	10	33	9	57
	%	3.50	5.26	17.54	57.89	15.78	100
Eb11(Validation of e- banking transactions is made by banks before processing)	N	2	2	10	27	16	57
	%	3.50	3.50	17.54	47.36	28.07	100
Eb12(Banks provide E-Banking facilities as displayed in advertisement).	N	2	9	16	25	5	57
	%	3.50	15.78	28.07	43.85	8.77	100
Eb13 (E-Banking facilities help	N	1	2	9	32	13	57

employees to manage accounts even away from bank)	%	1.75	3.50	15.78	56.14	22.80	100
Eb14(Charges levied by banks for E-Banking are economic in nature)	N	3	10	13	27	4	57
	%	5.26	17.54	22.80	47.36	7.01	100
ACCESSIBILITY							
Eb15(After hours E-Banking services are available for users)	N	3	4	12	22	16	57
	%	5.26	7.01	21.05	43.85	28.07	100
Eb16 (E-Banking services are active easily)	N	3	2	9	28	15	57
	%	5.26	3.50	15.78	49.12	26.31	100
Eb17 (Necessary devices required for E-Banking are available easily)	N	1	3	9	33	11	57
	%	1.75	5.26	15.78	57.89	19.29	100
Eb18(E-Banking services are sufficient to meet user requirement.	N	1	3	9	33	11	57
	%	1.75	5.26	15.78	57.89	19.29	100
Eb19(Minimum cash requirement is dispensed with ATMs (Rs. 100).	N	1	3	23	21	9	57
	%	1.75	5.26	40.35	36.84	15.78	100
AVAILABILITY							
Eb20(E-Banking services are not limited to specific	N	0	3	15	31	8	57
	%	0	5.26	26.31	54.38	14.03	100
Eb21(E-Banking services are easily available for users)	N	1	1	6	28	21	57
	%	1.75	1.75	10.52	49.12	36.84	100
Eb22(E-Banking services available on 24 hours).	N	0	3	8	21	25	57
	%	0	5.26	14.03	36.84	43.85	100
Eb23 (Cash withdrawal facility is available 24 hours in the ATMs).	N	4	9	8	19	17	57
	%	7.01	15.78	14.03	33.33	29.82	100
Eb24(All denominations are dispensed with by ATMs)	N	8	8	22	13	6	57
	%	14.03	14.03	43.85	22.80	10.52	100
Eb25(E-Banking services help customer to check statement of accounts easily).	N	1	5	6	30	15	57
	%	1.75	8.77	10.52	52.63	26.31	100
PROTECTION							
Eb26(Bank provides risk free E-Banking services to the employees).	N	4	6	10	25	12	57
	%	7.01	10.52	17.54	43.85	21.05	100
Eb27(E-Banking services are protected from illegal issues)	N	5	7	24	13	8	57
	%	8.77	12.28	42.10	22.80	14.03	100
Eb28(E-Banking services are free from tampering	N	4	10	15	19	9	57
	%	7.01	17.54	26.31	33.33	15.78	100
Eb29(Information on E-Banking transaction is protected from intruders).	N	3	8	17	21	8	57
	%	5.26	14.03	29.82	36.84	14.03	100

PROFICIENCY							
Eb30(Bank staff is acquainted with E-Banking services knowledge)	N	2	8	11	27	9	57
	%	3.50	14.03	19.29	47.36	15.78	100
E31(Problems related to E-Banking are removed by bank staff easily).	N	4	10	11	26	6	57
	%	7.01	17.54	19.29	45.61	10.52	100
Eb32(Bank staffs is innovative to adopt E-Banking services technologies).	N	2	4	14	26	11	57
	%	3.50	7.01	24.56	45.61	19.29	100
Eb33(E-Banking transactions are safe than cash transaction).	N	1	5	8	29	14	57
	%	1.75	8.77	14.03	50.87	24.56	100
Eb34(Customer feel comfort with E-Banking services technologies).	N	1	6	5	26	19	57
	%	1.75	10.52	8.77	45.61	33.33	100

Source: Primary Data

The table 6 shows the examination of E-Banking services provided by banks from employees point of view. E-Banking services are analyzed on the basis of response obtained from the employees and accordingly interpretations have been made as under:

1. **Reliability:** From findings the results from reliability of the E-Banking services, it has been found that 29 (50.78%) of the respondents have given their response as agree for regularity of E-Banking services and 17(29.82%) of the respondents have given their response as strongly agree for the same and rest have given their response as can not say, disagree as well as strongly disagree. Similarly in case of dispense of good quality currency by ATMs, employees are agreed with this statement and give their response as 35(61.40%) for their banks. Towards accuracy of E-Banking services operations, 34(59.60%) of the respondents are agreed for the same and 13(22.80%) respondents are strongly agree towards accuracy of E-Banking services operations. Regarding immediate confirmation of E-Banking transactions by banks, 30(52.63%) respondents have mention their reply as agreed for the same and 12(21.05%) are strongly agree for the same. For maintaining quickness in providing E-Banking services, 33(57.89%) respondents have mention their reply as agreed for the same and 13(22.80%) are strongly agree for the same.

It means E-Banking services provided by banks are regular for the employees, good currency notes are dispense with by ATMs. The operations of E-Banking services are accurate one. The banks are maintaining quickness in providing E-Banking services to the employees. So, we can say that there is consistency in providing E-Banking services to the employees by the banks at large extent.

2. Usability-In order to know the usability of E-Banking services, it has been noticed that 35(61.40%) of the respondents have mentioned their response as agreed towards easiness in using E-Banking services and 15(36.31%) have replied in strongly agreed for the same. Further, towards availability of good training facilities for E-Banking services, 18(31.57%) of the respondents are disagreed with this statement and 14(24.56%) of the respondents are agreed to with this statement. Regarding facilities for providing printing material to the employees as new customer for E-Banking services, 26(45.61%) of the respondents have mentioned that they can't say anything about provision of printing material by banks to the new users and 12(24.05%) of the respondents are disagreed towards provision of printing material provided by the banks to the customer. From conversion of E-Banking services point of view, 21(36.84%) of the respondents are agreed towards conversion of E-Banking services and 19(33.33%) of the respondents have mentioned that they can't say anything about conversion of E-Banking services by the banks.

So, it can be concluded that easiness in using E-Banking services is seen, availability of good training facilities for E-Banking services is absent, providing printing material to the employees as new customer is unknown to most of the employees and facilities for conversion of E-Banking services is available.

3. Faithfulness- In order to know about the faithfulness of bank staff, it has been seen that 33(57.89%) of the respondents are agreed towards faithfulness of bank staff and 10(17.54%) of the respondents have mentioned that they can't say anything about the same. Towards validation of E-Banking transaction, 27(47.36%) of the respondents are agreed and 16(28.07%) of the respondents strongly agreed that validation of E-Banking transaction is made before actual process, regarding provision of E-Banking facilities as per advertisement, 25(43.85%) of the respondents are agreed to with this statement and 16(28.07%) respondents can not say anything for the same. 32(56.14%) of the respondents are agreed that they can manage accounts even if they are away from the bank premises with the help of E-Banking. 27(47.36%) of the respondents are agreed that bank charges for E-Banking services are economical, however 13(22.80%) respondents can't say anything for the same. Hence, it can be interpreted that according to more than half respondents, the bank staff is faithful, validation of transaction is carried out before actual process, provisions of E-Banking services are available as per advertisement made by the banks. There is facility of managing the accounts by accounts holders even if they are away from the banks and the charges levied by banks for providing E-Banking facilities are economic one.

4. Accessibility- Regarding accessibility of E-Banking services after banking hours, 22(43.85%) of the respondents are agreed and 16(28.07%) are strongly agreed to with the statement that there is accessibility of accessibility of E-Banking services after banking hours. 28(49.12%) of the respondents are agreed and 15(26.31%) are strongly agreed to with the statement that E-Banking services are easily active. Further, 33(57.89%) of the respondents are agreed and 11(19.29%) are strongly agreed to with the statement that necessary devices required for E-Banking services are available. Regarding sufficiency of E-Banking services for meeting out user requirement, 33(57.89%) of the respondents are agreed and 11(19.29%) are strongly agreed to with the statement. Towards, dispensing of minimum cash (i.e INR 100) by the ATMs, 23(40.35%) of the respondents are unable to say anything for the same however, 21(36.84%) of the respondents are agreed that minimum cash is dispense with by the ATMs.

Accordingly, we may conclude that accessibility of E-Banking services after banking hours is available, in the opinion of most of the respondents, E-Banking services are easily active. The E-Banking services are sufficient to meet out user requirement. Necessary devices required for E-Banking services are available. Minimum cash is dispense with by the ATMs.

5. Availability- From availability point of view, towards, the statement that E-Banking services are not limited to specific accounts, 31(54.38%) of the respondents are not agree to with this statement, 28(49.12%) of the respondents are agree and 21(36.84%) are strongly agreed towards the statement that the E-Banking services are easily available for the users, 21(36.84%) of the respondents are agree and 25(43.85%) are strongly agreed towards the statement that the E-Banking services are available on 24 hours. Further, 19(33.33%) of the respondents are strongly agree and 17(29.82%) are agreed towards the statement that the e-cash withdrawal facility is available for 24 hours. 22(43.85%) of the respondents can't say that all denominations are dispensed with by the ATMs. 30(52.63%) of the respondents are agree and 15(26.31%) are strongly agreed towards the statement that the users can check their statement of accounts easily with the help of E-Banking services.

So, it can be said that in the opinion of most of the respondents, E-Banking services are not limited to specific accounts. E-Banking services are easily available for the users. The employees have mentioned that E-Banking services are available on 24 hours. The opinion of most of the employees towards dispense of all denominations by the ATMs is not positive. The users can check their statement of accounts easily with the help of E-Banking services.

6. Protection- From knowing the opinion of the employees from protection point of view, 25(43.85%) of the respondents are agreed and 12(21.05%) are strongly agreed that E-Banking services provided by the banks are risk free. According to 24(42.10%) respondents they can't say that the E-Banking services are protected from illegal issues. 19(33.33%) of the respondents are agreed that E-Banking services are free from tampering, however, 15(26.31%) can't say that the E-Banking services are free from tampering. Similarly, 21(36.84%) of the respondents are agreed that E-Banking services are protected from intruders, however, 17(29.82%) respondents can't say that the E-Banking services are protected from intruders.

Therefore, we can conclude that in the eyes of more than half respondents, E-Banking services provided by the banks are risk free. Most of the respondents mentioned that E-Banking services are protected from illegal issues. Only few respondents opined that E-Banking services are free from tampering. The opinion of the respondents is different for E-Banking services are protected from intruders.

7. Proficiency- From proficiency point of view, 27(47.36%) of the respondents are agreed that the bank staff is acquainted with the knowledge of E-Banking services and 11(19.29%) can't say anything for the same. 26(45.61%) of the respondents are agreed that the bank staff removes the problems related to E-Banking services and 11(19.29%) can't say anything for the same. 26(45.61%) of the respondents are agreed that the bank staff is innovative to adopt the technologies related to E-Banking and 14(24.56%) can't say anything for the same. In the same way, 29(50.87%) of the respondents are agreed and 14(24.56%) respondents are strongly agreed that E-Banking transactions are safe than cash transactions. 26(45.61%) of the respondents are agreed and 19(33.33%) of the respondents are strongly agreed that customer feel comfort with technology of E-Banking services.

So, we can say that, opinion of the respondents towards knowledge of E-Banking services by bank staff is different one. Similar is situation towards solution of problems related to E-Banking services by bank staff. Half of the respondents have said that bank staff is innovative to adopt the technologies related to E-Banking and rest have different opinion for the same. In the opinion of most of the respondents, E-Banking transactions are safe than cash transactions and customer feel comfort with technology of E-Banking services.

4.7: ANOVA Statistics for Employee Perspective towards E-Banking

Table: 7: ANOVA Statistics for Employees Perspective Towards E-Banking Services

Test Attributes	N	M	S.D	F- Value	F- Critical Value	Sig. (2 tailed)	Stat. Sig. (Yes /No)	Accepted/ Not Accepted
EB1	57	3.9	1.04	7.71	1.5943	0.33*	Yes	Not Accepted
EB2	57	3.7	1.07					
EB3	57	3.9	0.93					
EB4	57	3.8	0.97					
EB5	57	3.9	0.88					
EB6	57	4.1	0.85					
EB7	57	2.6	1.14					
EB8	57	2.8	1.00					
EB9	57	3.2	1.03					
EB10	57	3.8	0.91					
EB11	57	3.9	0.96					
EB12	57	3.4	0.98					
EB13	57	3.9	0.83					
EB14	57	3.3	1.02					
EB15	57	3.8	1.10					
EB16	57	3.9	1.02					
EB17	57	3.9	0.85					
EB18	57	3.7	1.09					
EB19	57	3.6	0.88					
EB20	57	3.8	0.76					
EB21	57	4.2	0.83					
EB22	57	4.2	0.88					
EB23	57	3.6	1.26					
EB24	57	3.0	1.17					
EB25	57	3.9	0.94					
EB26	57	3.6	1.15					
EB27	57	3.2	1.11					
EB28	57	3.3	1.15					
EB29	57	3.4	1.07					
EB30	57	3.5	1.05					
EB31	57	3.4	1.11					
EB32	57	3.7	0.98					
EB33	57	3.9	0.95					
EB34	57	4.0	1.02					

Source: Primary data***Significant at 0.05 Percent Level**

The result of ANOVA statistics for Employees Perspective towards E-Banking has been mentioned in table 7, which tells that F statistics are considered to identify the significant difference among different employees towards E- banking. The significance value is less than 0,05 percent level of

significance. Further, the calculated value of F statistics is also greater than that of the critical value (Table value). It is extracted on the basis of significance value and the value of F statistics, significance difference is found in opinion of employees towards E-Banking services. So, at the end it is concluded that the employees have difference in their opinion towards E-Banking services provided to them by the banks in which they are having their accounts.

Therefore, the Null Hypothesis H_{01} : *“There is no significant difference among employee’s perspective towards E-Banking services in selected Public and Private Banks”* is not accepted.

5: FINDINGS OF THE STUDY

From the interpretations made above, it can be concluded that most of the employees were among young generation age, married, postgraduate, earning the income between Rs. (Monthly) 41000 to 80000 and having accounts in both kinds of banks. All most all the employees are having saving accounts except a few having current account. However, the number of employees having accounts in public banks is more than that of those having accounts in private banks. So we can say that the larger part of study is based on the employees having accounts in public sector banks. Various facilities such as ATM facility, internet banking facilities and mobile banking facilities are provided by the banks to the employees of the college as their customers. The facilities of telephone banking & e-Commerce are less in comparison to above mentioned facilities for employees as a customer in the banks. The employees are using cash withdrawals and deposits, mobile recharge payments, repayment of loan etc. more as compared to other banking activities like checking of balance statement and passbook printing like servicing. Further, frequency of using e banking services for 5-8 times more is followed by frequency of using E-Banking services for 1-4 times. However, employees are using E-Banking services frequently. The banks are providing traditional and E-Banking services to the employees of the college.

However, the practice of using e- banking is more among employees than traditional banking. This may be due their awareness towards E-Banking. E-Banking services provided by banks for the employees are regular one, good currency notes are dispense with at ATMs. The operations of E-Banking services are accurate one. The banks are maintaining quickness in providing E-Banking services to the employees. There is consistency in providing E-Banking services to the employees of the college by the banks. Further, easiness in using E-Banking services is seen, availability of good training facilities for E-Banking services is absent, providing printing material to the employees as new customer is unknown to most of the employees and facilities for conversion of E-Banking services is available. According to more than half employees, the bank staff is faithful, validation of transaction is carried out before actual process, provision of E-Banking services are available as per advertisement made by the banks. There is facility of managing accounts by accounts holders even if they are away from the banks

and the charges levied by banks for providing E-Banking facilities are economic one. The accessibility of E-Banking services after banking hours is available and in the opinion of most of the employees, E-Banking services are easily active. The E-Banking services are sufficient to meet out user requirement. Necessary devices required for E-Banking services are available. Minimum cash is dispensing with by the ATMs. In the opinion of most of the employees, E-Banking services are not limited to specific accounts. E-Banking services are easily available for them for their use. The employees have mentioned that E-Banking services are available on 24 hours. The opinion of most of the employees towards dispense of all denominations by the ATMs is not positive. The employees can check their statement of accounts easily with the help of E-Banking services. In the eyes of more than half employees, E-Banking services provided by the banks are free from certain risk. According to most of the employees, E-Banking services are protected from illegal issues. Only few employees have opined that E-Banking services are free from tampering. The opinion of the employees is different for E-Banking services are protected from intruders. The opinion of the employees towards knowledge of E-Banking services by bank staff is different one. Similar is situation towards solution of problems related to E-Banking services by bank staff. According to half of the employees, the bank staff is innovative to adopt the technologies related to E-Banking and rest have different opinion for the same. In the opinion of most of the employees, E-Banking transactions are safe than cash transactions and customer feel comfort with technology of E-Banking services. In the end, the employees have difference in their opinion towards all E-Banking services provided to them by the banks in which they are having the their accounts.

6: LIMITATIONS OF PRESENT STUDY

- (a) Primary data has been obtained with the help of self structured questionnaire and respondents may not have given a true responses.
- (b) The study was limited to the state of Haryana only
- (c) The employees of one organization were included in the study.

7: SUGGESTIONS

The following are the suggestions for improvement in E-Banking services provided by banks to the employees of the college or other organizations:

- (a) The banks should provide training to the customers on E-Banking so that they can utilize the banking services properly.
- (b) Printing material in local language should be provided by the banks to the customer to understand functioning of E-Banking services.
- (c) The bank should provide safe and secure E-Banking services which are free from tempering.
- (d) The banks should make provisions for dispense of all type of denominations for fulfilling cash requirement of the employees of the organizations whose salary accounts are maintained by the banks.

8: RECOMMENDATIONS FOR FUTURE RESEARCHERS

The following recommendations are suggested on the basis of findings of the study:

- (a) Further study can be conducted out in different states of India.
- (b) More organizations can be included in the study for further research.
- (c) The opinion of more employees will be helpful for further research on E-Banking.

9: CONCLUSION:

It is evident from various studies that research is always helpful for growth of respective industry, this study has been conducted on descriptive method and findings & suggestions are made based on the basis of opinion of employees after taken into consideration of demographical as well as other factors. As such the Indian banking is facing difficult situations in recent time particularly due to COVID-19 pandemic situation, it can be said “Banks should develop such policies on E-Banking services which may be capable in fulfilling the financial needs of the society of a nation”.

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