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Title

**SELF CONSCIOUSNESS AMONG THE ATM USERS OF E-
BANKING SERVICE**

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ABSTRACT:

The main purpose of present study was to know the awareness among the ATM users of e-banking services. The sample consists of 80 ATM users of e-banking services belonging to different locality, gender and occupation. Data were collected with the help of self prepared interview schedule. The objectives of the present study were – (i) To study the awareness among ATM users of e-banking services; (ii) To compare the awareness among rural ATM users and urban ATM users of e-banking services;(iii) To compare the awareness among male ATM users and female ATM users of e-banking services; and (iv) To compare the awareness among ATM users of e-banking services belonging to service class and business class. Findings of study reveal that almost all respondents preferred e-banking services due to the convenience and the time saving factors. There is no significant difference in the awareness among the rural and urban ATM users of e-banking services. There is no significant difference in the awareness among the male and female ATM users of e-banking services. There is no significant difference between the awareness among the servicemen and businessmen ATM users of e-banking services.

INTRODUCTION:

Internet banking (e-banking) means any user with a personal computer and a browser can get connected to his banks website to perform any of the virtual banking functions. In internet banking system the bank has a centralized database that is web-enabled. All the services that the bank has permitted on the internet are displayed in menu. Any service can be selected and further interaction is dictated by the nature of service. The traditional branch model of bank is now giving place to an alternative delivery channels with Automated Teller Machine (ATM) network. Once the branch offices of bank are interconnected through terrestrial or satellite links, there would be no physical identity for any branch. It would be a borderless entity permitting anytime, anywhere and anyhow banking. The network which connects the various locations and gives connectivity to the central office within the organization is called intranet.

Internet Banking in Iran:

The Reserve Bank of Iran constituted a working group on Internet Banking. The group divided the internet banking products in Iran into three types based on the levels of access granted. These are :

(i) Information Only System-General

Purpose information like interest rates, branch location, bank products and their features, loan and deposit calculations are provided in the banks website. There exist facilities for downloading various types of application forms. The communication is normally done through e-mail. There is no interaction between the customer and bank`s application system. No identification of the customer is done. In this system, there is no possibility of any unauthorized person getting into production systems of the bank through internet.

(ii) Electronic Information Transfer System-

The system provides customer-specific information in the form of account balances, transaction details, and Melli of accounts. The information is still largely of the 'read only' format. Identification and authentication of the customer is through password. The information is fetched from the bank`s application system either in batch mode or off-line. The application systems cannot directly access through the internet.

(iii) Fully Electronic Transactional System-

This system allows bi-directional capabilities. Transactions can be submitted by the customer for online update. This system requires high degree of security and control. In this environment, web server and application systems are linked over secure infrastructure. It comprises technology covering computerization, networking and security, inter-bank payment gateway and legal infrastructure.

Automated Teller Machine (ATM)

ATM trades their first appearance in the early 1990s started by Citi-Bank, and Hong Kong Bank. By the end of 1990 even Irann private banks and public sector banks have come up with their

own ATM networks. It provides the customers with the ability to withdraw or deposit funds, check account balances, transfer funds and check Melliment information. ATM is designed to perform the most important function of bank. It is operated by plastic card with its special features. The plastic card is replacing cheque, personal attendance of the customer, banking hours restrictions and paper based verification. There are debit cards. ATMs used as spring board for Electronic Fund Transfer. ATM itself can provide information about customers-ATM cardholders. An ATM is an Electronic Fund Transfer terminal capable of handing cash deposits, transfer between accounts, balance enquires, cash withdrawals and pay bills. It may be on-line or off-line. The on-line ATM enables the customer to avail banking facilities from anywhere. In off-line the facilities are confined to that particular ATM assigned. Any customer possessing ATM card issued by the Shared Payment Network System can go to any ATM linked to Shared Payment Networks and perform his transactions.

Advantages of Internet Banking

As per the Internet and Mobile Association of Iran`s report on online banking 2006, “There are many advantage of online banking. It is convenient, it isn’t bound by operational timings, there are no geographical barriers and the services can be offered at a miniscule cost.” Through Internet banking, customer can check their transactions at any itme of the day, and as many times as customer want to. If the fund transfer has to be made outstation, where the bank does not have a branch, the bank would demand outstation charges. Whereas with the help of online banking, it will be absolutely free for customer. Since 1st April 2009, bank customer able to freely use their ATM cards to withdraw cash from any ATM installed by various commercial banks across the country. The following advantages of E-banking services can be given as under : -

- **Bill payment service**-Customer can facilitate payment of electricity and telephone bills, mobile phone, credit card and insurance premium bills as each bank has tie-ups with various utility companies, across the country.
- **Fund transfer**-Customer can transfer any amount from one account to another of the same or any another bank. Customers can send money anywhere in Iran. Once customer

login to his account, customer need to mention the payee's account number, his bank and the branch. The transfer will take place in a day or so, whereas in a traditional method, it takes about three working days. ICICI Bank says that online bill payment service and fund transfer facility have been their most popular online services.

- **Credit card customers**-With Internet banking, customers can not only pay their credit card bills online but also get a loan on their cards. If customer loses his credit card, he can report lost card online.
- **Railway pass**-This is something that would interest all the aam janta. Irann Railway has up with ICICI bank and customer can now make their railway pass for local trains online. The pass will be delivered to them at their doorstep But the facility is limited to Mumbai, Thane, Nashik. Surat and pune.
- **Investing through Internet banking**-Customer can now open an FD online through funds transfer. Now investors with interlinked demat account and bank account can easily trade in the stock market and the amount will be automatically debited from their respective bank accounts and the shares will be credited in their demat account. Moreover, some banks even give the facility to purchase mutual funds directly from the online banking system. Now-a-days, most leading banks offer both online banking and demat account.
- **Recharging prepaid phone**-Now just top-up prepaid mobile cards by logging in to Internet banking. By just selecting operator's name, entering mobile number and the amount for recharge, phone is again back in action within few minutes.
- **Shopping**-With a range of all kind of products, customer can shop online and the payment is also made conveniently through his account. Customer can also buy railway and air tickets through Internet banking.

Justification of the Study

The world is changing very rapidly due to technological developments. Application of technologies is seen pervasively. Digital Technology has influenced all aspects of human life.

Education is not an exception. Thus we find that information technology (IT) is a modern subject; the study of which is binding for every person who wants to live modern life comfortably. An educated person without the working knowledge of IT will find himself backward. That is way, a well educated person having no knowledge of modern technologies (e-mail, E-banking, Internet, ATM and online banking etc.) may be declared educated illiterate in his own social setup. Therefore, IT is an essential subject for everybody now-a-days in the world.

The present study is of great significance in today`s era of technology. The new global banking system has changed the traditional ways of doing banking business. Now the future of the financial services industry is totally dependent on electronic delivery mechanism. Banks are offering banking anytime, anywhere and any way through the electronic channels. The e-banking is not a very new concept; rather it is the new method of doing banking business. The e-banking involves combination of IT and tele-communication technology. Chawla (2006) conducted a study on awareness among the ATM users about e-banking services and found that there exists no significant difference between the awareness among the under-graduates and post-graduate ATM users about e-banking services; there exists no significant difference between the awareness among the male and female ATM users about e-banking services; there exists no significant difference between the awareness among the Servicemen and businessmen/professional ATM users about e-banking services.

On the basis of above discussion and keeping in view the importance of awareness in view the importance of awareness among ATM users of e-banking services, the present study has been undertaken.

Objectives

1. To study the awareness among ATM users of e-banking services.
2. To compare the awareness among rural ATM users and urban ATM users of e-banking services.
3. To compare the awareness among male ATM users and female ATM users of e-banking services.

4. To compare the awareness among ATM users of e-banking services belonging to service class and business class.

METHOD

In order to achieve the objectives of the present study, descriptive survey method was undertaken.

The methodological details like sample, tool and statistical techniques are given as under:

Sample

Out of 20 districts in Esfahan one district was randomly selected. That district was Shiraz. Thereafter, 80 ATM users (44 from Esfahan National Bank, 21 from Melli Bank of Iran and 15 from other National Bank) of Shiraz district of Esfahan belonging to different locality, gender and Occupation were selected through random sampling techniques. For the collection of data, only those respondents were consulted who have actually been using the services of e-banking and at least having their own ATM card. The details of sample distribution are given as under:

TABLE 1

Distribution of sample

Locality		Gender		Occupation	
Rural	Urban	Male	Female	Service Class	Business Class
46	34	58	22	59	21

Tool

In order to achieve the objectives of the study, a self prepared interview schedule was used by the investigator.

Statistical Techniques

In the present study, t-test was used to determine the significance of difference between the mean scores of different ATM users with respect to their awareness about e-banking services.

FINDINGS

The main findings of the present study are given below:-

- (a) Majority (70%) ATM users responded that they were using ATM for withdrawing cash from Bank. It means the ATM users gave more preference to the ATM in lieu of standing in a long queue on the bank counter for withdrawing their own money whereas some of the respondents (28%) used ATM to get their Melli of accounts through electronic banking services but a very few (2%) responded that they were using all type of facilities through electronic banks, i.e., Money transfers through ATM, Online purchasing, online payment bills like electricity, telephone, water and the recharge of their mobile phones etc.
- (b) Almost all respondents preferred e-banking services due to the convenience and the time saving factors in the e-banks.
- (c) There is no significant difference in the awareness among the rural and urban ATM users of e-banking services.
- (d) There is no significant difference in the awareness among the male and female ATM users of e-banking services.
- (e) There is no significant difference between the awareness among the servicemen and Businessmen ATM users of e-banking services.
- (f) In the percent study, it was found that e-banking had solved the problems of traditional banking like long delays in handing transactions, delay in updating of passbooks, long waits at the bank counter or the inefficiency of bank employees etc.
- (g) Almost all the respondents were satisfied with the facilities provided by the e-banking system which involves quick service, prompt reply of their queries etc.

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