



An Evaluative Study on Internet Banking Security Perceptions and Practices Among Bank Customers in Ahmedabad City

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ABSTRACT

In this generation of computer age, Internet Banking is the most common word for everyone. Now, we can easily transfer money to anyone, anytime, and everywhere. Banks has already have taken important steps for this around the world. Most of the people in India run their livelihood with agriculture farming, small industries and with driving auto. However, there are some much more factors in Gujarat, in which there are some areas seems to have reduced its usage. In this paper it trying to analyze the factors which are affecting uses of E banking systems in Ahmedabad city and to summarize and analyze customer's perceptions of Internet banking systems. The purpose of the paper is to uncover the customers' of Internet Banking services and evaluate their level of satisfaction with E-banking. The purpose of this paper is to find out how customers perceive Internet banking services and how satisfied they are with e-banking. The paper presents the analysis of 30 Internet Banking customers having bank accounts with different banks in Ahmedabad city. The Basic features that affects the Usage of Internet Banking services are studied and based on that some possible suggestions are provided in the research paper

INTRODUCTION

The processing of financial transactions has undergone significant expansion due to the use of technology in today's fast paced world (Dhere, Vidani, & Solanki, 2016). The volume of transactions has risen significantly due to globalization and the increase in cross-border commerce (Vidani, 2015). Due to intense competition in global markets, clients are demanding that transactions be finalized in the shortest possible time period (Vidani & Solanki, 2015). The country's borders are where the same principle applies. Alternative banking practices have been developed due to this (Vidani, 2015). The revolutionary shift in how businesses connect with their consumers has been triggered by the rapid proliferation and enhancement of internet-based solutions (Vidani, 2015).

Internet banking is expanding rapidly due to the use of a website or mobile app to access a variety of banking services. The rapid expansion of Internet banking involves using a website or mobile app to access a variety of banking services (Solanki & Vidani, 2016). The speed at which information is sent from both the consumer and the service provider in internet-enabled electronic banking systems is different from conventional banking (Singh & Vidani, 2016). The rise of transaction volumes on both the international and local fronts has resulted in customers preferring non-traditional banking methods (such as digital banking) over traditional ones (Vidani, 2016).

Digital banking refers to the practice of providing a wide range of financial services to consumers 24/7 and from any location using electronic devices and technology (Bhatt, Patel, & Vidani, 2017). Everything from ATMs and POS is covered in digital banking terminals, web and mobile apps, traditional phone banking, and everything in between. (Niyati & Vidani, 2016). The world of finance demands constant involvement in everyday life, our intention is to refer to the services provided by banks through digital platforms that enable clients to interact with them more easily and conveniently (Pradhan, Tshogay, & Vidani, 2016). Online banking may also fall under the definition of 'digital banking' (Vidani & Plaha, 2016). Online banking is still in the process of transitioning from conventional banking (Modi, Harkani, Radadiya, & Vidani, 2016). These options can result in an increased number of customer accounts. Internet banking allows customers to perform certain transactions (e.g., checking balances, funds transfers, bill payment, etc.) (Solanki & Vidani, 2016) online banking reduces the number of physical visits to a bank (Vidani, 2016). The bank and its customers benefit from this convenience and lower transaction costs (Vidani, 2016).

The paper aims to examine the perceptions of e-users across all major cities in Gujarat, Ahmedabad (Sukhanandi, Tank, & Vidani, 2018). The researcher can determine whether Internet banking is prospective by evaluating the ideal score of perceptions (Singh, Vidani, & Nagoria, 2016). In the modern digital financial landscape, internet banking security perceptions and practices are crucial (Vidani, Chack, & Rathod, 2017). Understanding security perception and implementing best practices becomes crucial as online banking is increasingly embraced by individuals and businesses (Mala, Vidani, & Solanki, 2016).

Research Objectives

1. Investigate customers' understanding of the use of online banking.
2. Find out the factors that influence the use of online banking services.
3. Find out the reasons for the decline in the use of online banking services.

LITERATURE REVIEW

E-banking is an innovation where new information technology merges with traditional banking services. Minimizing operating costs and maximizing revenues are the main driving forces promoting electronic banking services (Sannes,2001,Reibstein,2002). Because electronic banking is essentially self-service by customers, it requires fewer resources for banks and has lower transaction and production costs (Southard and Siau 2004; Withman and Poust,2008). Research on electronic banking from 1999 to 2006 shows that the use of electronic banking improves bank's performance in terms of asset growth, lower operating costs, and portfolio expansion. According to Amato-McCoy (2005), the availability of advanced e-banking services like e-transfer and e-bill alternatives would draw clients to online banking. Jekins (2007) found that banks on a small island were utilizing e-banking to reassure their clients that they would continue to provide competitive levels of service by conducting interviews with the banks and looking through their online banking platforms between 2004 & 2006. To continually improve the performance of e-banking services, several core-capacities are critical consumers today are much selective is choosing banking services in terms of their demands and preferences. To be competitive, banks must develop services to satisfy customers as well as delight them as the same time. Liao and Cheung (2002) indicate that the most important quality attributes underlying perceived usefulness of e-banking are expectations of accuracy, security, network speed, user-friendliness, user involvement and convenience. A basic Electronic Service quality standard is developed with four dimensions: efficiency, fulfilment, system availability and privacy. Herington and Weaven (2007) indicate that online service quality has no direct impact on customer delight, e-trust or the development of stronger relationships with customers, but it does have a relationship to e-loyalty. Their research also indirectly explains the change of households of using online banking services. For example, in 2003, 91% of US households held bank accounts and 93% of those used at least one electronic transfer of funds option with their account. However, Fest (2007) points out that only 40% of US households took advantage of e-banking service, whereas over 50% of households had not been attracted yet to e-banking because those customers might have had a bad experience on a self-service site (Swann, 2008). The winners in e-banking industry are those banks that can enhance their offerings while simultaneously enhancing security measures and getting customers to believe in them privacy and prevent the misuse of their information.

Hypothesis testing:

H1: There is no significant association between age and the frequency of internet banking usage.

H2: There is no significant association between age and confidence in the security of internet banking transaction.

H3: There is no significant association between gender and the frequency of internet banking usage.

H4: There is no significant association between gender and confidence in the security of internet banking transactions.

H5: There is no significant association between age and the belief that the bank takes adequate measures to protect online banking information.

METHODOLOGY

Type of research	Primary research
Research design	Descriptive research design
Participants	People living in Gujarat and Maharashtra
Area of research	Ahmedabad and Maharashtra
No. of respondents	57
Sampling method	Non-probability- Convenient sampling
Data collection method	Questionnaire - Google form
Analysis collected data	MS Excel

Data Analysis:

Demographic Summary

The data presents information on the demographic distribution of a sample group based on age, gender.

Age:

- 71.9% of the participants fall in the 18-24 age range.
- 26.3% of the participants fall in the 25-40 age range.
- 1.8% of the participants fall in the 40-60 age range.
- The total sample size is 57 participants.

Gender:

- 57.9% of the participants are male.
- 38.6% are female.

The total sample size is 57 participants.

Cronbach alpha:

Table 1. Cronbach Alpha
Reliability Statistics

Cronbach's Alpha	N of Items
.817	12

Source: SPSS Software

As the alpha value is more than 0.07 i.e. 0.817 the data is reliable.

Hypothesis Testing:

Chi-Square Analysis

H1: There is significant association between age and the frequency of internet banking usage.

Table 2. Crosstab: Age

	How often do you use internet banking services?					Total
	Daily	Weekly	Monthly	Rarely	Never	
Age 18-24	25	6	5	1	4	41
25-40	9	4	0	0	2	15
40-60	1	0	0	0	0	1
Total	35	10	5	1	6	57

Source: SPSS Software

Table 3. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.916 ^a	8	.865
Likelihood Ratio	5.674	8	.684
Linear-by-Linear Association	.170	1	.680
N of Valid Cases	57		

Source: SPSS Software

a. 12 cells (80.0%) have Expected Count Less than 5. The Minimum Expected Count is .02.

Interpretation: As the p value is greater than 0.05, hence we reject H1. This show that there is no relationships between age and the frequency of internet banking usage.

H2: There is significant association between age and confidence in the security of internet banking transaction.

Table 4. Crosstab Age

	I am confident in the security of my internet banking trnsactions:			Total
	Strongly Agree	Agree	Neutral	
Age 18-24	15	21	5	41
25-40	7	7	1	15
40-60	1	0	0	1
Total	23	28	6	57

Source: SPSS Software

Table 5. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.146 ^a	4	.709
Likelihood Ratio	2.507	4	.643
Linear-by-Linear Association	1.442	1	.230
N of Valid Cases	57		

Source: SPSS Software

- a. 5 Cells (55.6%) Have Expected Count Less than 5. The Minimum Expected Count is 11.

Interpretation: As the p value is greater than 0.05, hence we reject H2. This shows that there is no relationship between age

H3: There is significant association between gender and the frequency of internet banking usage.

Table 6. Gender

	How often do you use internet banking services?					Total
	Daily	Weekly	Monthly	Rarely	Never	
Gender 0	1	0	0	0	0	1
Male	19	5	4	1	5	34
Female	15	5	1	0	1	22
Total	35	10	5	1	6	57

Source: SPSS Software

Table 7. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.221 ^a	8	.837
Likelihood Ratio	5.092	8	.748
Linear-by-Linear Association	1.521	1	.218
N of Valid Cases	57		

Source: SPSS Software

- a. 12 Cells (80.0%) Have Expected Count Less than 5. The Minimum Expected Count is .02.

Interpretation: As the p value is greater than 0.05, hence we reject H3. This shows that there is no Relationship between gender and the frequency of internet banking usage.

H4: There is no significant association between gender and confidence in the security of internet banking transactions.

Table 8. Gender

	I am confident in the security of my internet banking transactions:			Total
	Strongly Agree	Agree	Neutral	
Gender 0	0	1	0	1
Male	15	16	3	34
Female	8	11	3	22
Total	23	28	6	57

Source: SPSS Software

Table 9. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.571 ^a	4	.814
Likelihood Ratio	1.945	4	.746
Linear-by-Linear Association	.245	1	.621
N of Valid Cases	57		

Source: SPSS Software

a. 5 cells (55.6%) Have Expected Count Less than 5. The Minimum Expected Count is .11.

Interpretation: As the value is greater than 0.05, hence we reject H4. This shows that there is no relationship between gender and confidence in the security of internet banking transactions.

H5: There is no significant association between age and the belief that the bank takes adequate measures to protect online banking information.

Table 10. Crosstab: Age & Banks Takes Adequate

	I believe my bank takes adequate measures to protect my online banking information:			Total
	Strongly Agree	Agree	Neutral	
Age 18-24	17	17	7	41
25-40	7	7	1	15
40-60	1	0	0	1
Total	25	24	8	57

Source: SPSS Software

Table 11. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.289 ^a	4	.683
Likelihood Ratio	2.779	4	.596
Linear-by-Linear Association	1.236	1	.266
N of Valid Cases	57		

**Source: SPSS Software*

a. 4 Cells (44.4%) Have Expected Count Less than 5. The Minimum Expected Count is .14.

Interpretation: As the p value is greater than 0.05, hence we reject H5. This shows that there is no relationship between age and the belief that the bank takes adequate measures to protect online banking information.

RESULT DAN DISCUSSION

The demographic data includes of the 57 respondents to the study, the majority (71.9%) are between the ages of 18 and 24 (Vidani, 2018). The distribution of respondents' genders reveals that 38.6% are women and 57.9% are men (Biharani & Vidani, 2018). A sizable percentage of participants (61.4%) utilize online banking services on a daily basis, suggesting a high level of online transaction frequency (Vidani, 2018). Of those surveyed, the majority (87.8%) combining "Strongly agree" and "Agree" (Odedra, Rabadiya, & Vidani, 2018) express confidence over the security of their online banking transactions (Vasveliyya & Vidani, 2019). In a similar vein, a sizable portion (88.6%) think their bank protects online banking data sufficiently (Sachaniya, Vora, & Vidani, 2019).

According to H2 data analysis internet banking is as secure as traditional in-branch banking (61.4%), a percentage that be noted (14.1%) disagrees or strongly disagree (Vidani, 2019). This indicates that some consumers may still believe traditional banking to be more safe (Vidani, Jacob, & Patel, 2019). There is no relationship between gender and confidence in the security of internet banking transactions (Vidani & Singh, 2017).

According to the data hypothesis there is no relationship between age and the belief that the bank takes adequate measures to protect online banking information (Vidani & Pathak, 2016). Responses that receiving information from the bank security are mixed (64.9%) is either agreeing or strongly agreeing (Pathak & Vidani, 2016).

According to the data there is no relationship between age and the belief that the bank takes adequate measures to protect online banking information (Vidani & Plaha, 2017). A sizable fraction of respondents (60.7%) routinely checks their bank statements for unusual behavior (Vidani J. N., 2020). Sadly, just 60.7% of respondents strongly agree or agree that their devices should include antivirus and anti-malware software.

According to the hypothesis there is significantly affect the willingness of respondents to use internet banking services in the future due to security concerns (Vidani J. N., 2018). The majority of respondents (87.7%) said they would suggest internet banking to friends and family despite security concerns (Vidani & Dholakia, 2020).

CONCLUSION AND RECOMMENDATION

The information reveals a paradox: although consumers seem to have faith in the security of online banking, serious worries continue (Vidani, Meghrajani, & Siddarth, 2023) (Rathod, Meghrajani, & Vidani, 2022). Even if a lot of people follow best practices when it comes to security, there's always space for improvement, particularly when it comes to user education and handling of issues regarding unwanted access (Vidani & Das, 2021). The results indicate that in order to preserve and grow user confidence in online banking services, it is imperative that these issues are addressed (Vidani J. N., 2022). An online banking environment that is more trustworthy and safe may be achieved via improving cybersecurity safeguards and providing regular updates on security procedures (Chaudhary, Patel, & Vidani, 2023).

Future Scope of the Study:

One of the biggest limitations of this research is sample size. Sample size of just 57 respondents limits the generality of the findings (Saxena & Vidani, 2023).

It also lacks other factors such as information regarding income of respondents and education level of the respondents, which are major elements in influencing decision of using internet banking services (Vidani, Das, Meghrajani, & Singh, 2023).

Future scope for this study is minimize this limitation by collecting more demographic information from respondents and a larger sample size (Vidani, Das, Meghrajani, & Chaudasi, 2023). Also, we came to conclusion of no relation between age and other aspects (Patel, Chaudhary, & Vidani, 2023), we can consider other range of factors gain deeper insights and values of individuals which are involved in decision making for using internet banking online services (Bansal, Pophalkar, & Vidani, 2023).

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