

A Study on Customer Perception Towards Digital Banking and Cyber Security: With Special Focus on Select Cities in India

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Abstract:

In the era of globalization digital banking or online banking has revolutionized an integral activity of our modern twenty first century. The man developed various ways for communication to the exchange of information, ideas and knowledge which is of great importance to him as a social being. The evolution of e-banking technology makes the task very easy, banking transactions becomes very fast within a click. Digital banking make daily banking fast and convenient. The misuse of information technology in the cyber space is clutching up which gave birth to cyber crimes at the national and international level. The percentage of risks and the challenges associated with it is increased. The two basic laws governing real-time electronic surveillance in other criminal investigations also apply in this context, search warrants which means that search warrants may be obtained to gain access to the premises where the cracker is believed to have evidence of the crime. Such evidence would include the computer used to commit the crime, as well as the software used to gain unauthorized access and other evidence of the crime. The main objective of the study is to analyse about the cyber space and the customers' perception about cyber crime. For this purpose a sample of 247 was collected from the respondents and percentage analysis and chi-square were used as tools to analyse the data.

Keywords: consumer perception, Internet banking, cyber security

1. Introduction:

Banking is the lifeline of an economy. The present and future of any economy depends upon the success and development of banking. The objective can't be achieved with the traditional banking as now is the age of technology. Every individual has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. In true Internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. Providing internet banking is increasingly becoming a "need to have" than a "nice to have" service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services.

CONCEPTS OF DIGITAL BANKING

The new innovative digital technologies and futuristic thought process have given birth to whole new businesses and social dimensions. As part of digital transformation in India, government also

encourages technology adoption, up gradation while providing high bandwidth to every nook and corner of the country. Digital banking provides mission critical solutions to bankers for their short term and long term business and technological requirements.

Now a day's customer's satisfaction and value through unified customer experiences, faster output, operational efficiency etc are being sought by leveraging digital banking and information technology. Digital banking transformation can help the customers to enjoy the banking services at anytime and anywhere the globe as well as digital banking also provides better experience to the customers.

Digital banking has totally transformed the design of banking system. The success of digital banking system totally depends on, well design operational system, technology development, user friendly services, informative functional design and most importantly secured system.

TECHNOLOGY INTERVENTION AND BANKING INDUSTRY

Technology adoption is a process that starts with the user becoming aware of the technology and ending with the user embracing the technology and making full use of it. The rapidly changing business environment of the financial services sector has led to an upsurge in innovation-related activities (Blazevic & Lievens 2004). Information technology plays a fundamental role in a firm's ability to enhance business performance through innovations in products, channels and customer segments. Good innovation practices help enhance a firm's competitive advantage. Banking sector which is an integral part of service industry has also not remained untouched. It is now realized that in order to remain competitive and provide the best services to customers, latest technology has to be introduced in financial industry also. In the last two decades, the service industry has witnessed tremendous change. The report of Rangarajan Committee on Mechanisation of Banks, 1984 focused the preference of technology-enabled services in the financial sector. In the mid-nineties, the Institute for Development and Research in Banking Technology (IDRBT), Hyderabad, was fixed up as a research and technology centre for the Banking sector. Technological development is an essential change which has brought a revolution in the entire service industry. The technology enabled service delivery mediums are referred as self-service technologies (SSTs). Self-service technologies are defined as any technology interface that enables a customer to produce and consume services without direct assistance from firm employees. In the banking sector, the Rangarajan Committee Recommendations (second - 1989), the Saraf Committee Recommendations (1993) and Vasudevan Committee Recommendations (1998) have played a vital role in the inclusion of technology in the banking processes. The new private sector banks have adopted technology as a competitive tool against the public sector banks. Most of the foreign banks and a few of the old private sector banks have followed the same strategy as the new private banks (Financial Sector Technology Vision Document, 2005, RBI website). It was reiterated by all banks in the post-liberalization era that in order to remain competitive and provide the best services to their customers, need to have the latest technology in place and that technology would be the primary differentiating factor in offering customer-centric services to the customers. Accordingly, irrespective of their ownership status (public sector or private sector), all banks have today leveraged development and deployment of technology to the maximum. ATMs, plastic money, online collection and payment services, electronic fund transfer and clearing services, mobile ATMs, document management systems, smart cards, core banking solutions, branch networking and internet banking are all outcomes of their initiative of technological up-gradation.

CONCEPT OF CYBER SPACE AND CYBER SECURITY:

Cyber space is non physical domain of information flows and communication between computer systems and networks. Any device connected to the Internet has direct access to cyber space which can be used for everyday tasks such as sending and receiving e mails and messages, paying bills etc.

Cyber security is the process of security information or assets that are contained in cyberspace is known as cyber security. This is especially important in the business world where information assets are kept on ever increasing complex information system which in turned require even more sophisticated defence method.

SELF-SERVICE TECHNOLOGY AS A CONCEPT

A self-service technology means the use of technology to perform various banking operations by the customers. The new delivery channels such as ATMs, Internet Banking and Telephone Banking along with better access to customer information have reformed the relationship between banks and customers. Banks are now able to process customer information and use it for a number of purposes. They have the opportunity to market their products and services online and additional financial services like bancassurance can be targeted at the existing customers and prospects, thus facilitating customization to suit the needs of individual customers (Godse,2005). The study investigates important self-service technology - ATMs, Internet banking, and Tele-banking.

Banking technology-security and centralization of data:

Security is the largest concern for every financial organisation. To address this concern, advanced it solutions are built with security at the forefront. A current IT solution encrypts all the user connection, making sure that connections are not vulnerable to man in the middle attacks.

Banking technology-scalability and control:

The majority of banks and financial institution have multiple branches across various states and often in foreign countries. When investing in an IT solution banking institution must be able to scale up the network with minimal effort to keep up with the today's changing business demands, while retaining control of every day.

STATEMENT OF THE PROBLEM

Computers are becoming more sophisticated, suggesting future bank increases and giving bank customers high expectations. The integration of computing, connectivity, information and expertise is radically changing the way Indian banks operate. RBI has reported that banks lack the ambition to deliver successful customer-friendly technology. Compliance with the laws and regulations must be properly implemented. Many banks in India are using information technology to meet key needs to address these kinds of issues. The central bank said that it had not risen as expected due to technology, bank penetration and productivity. In addition, more focus and improved service can be provided to customers visiting the bank for high-margin transactions and other essential transactions. However, concerted efforts are needed to make consumers, especially the elderly and the less tech-savvy, who may not be confident and unwilling to use machines. The world has become a global village with the advent of information technology and a revolution in the banking industry.

Cyber crime is a digital wrong doing. Any illegal activities committed using a computer or by using the net is known as cyber crime. Digital criminal acts are a variety of wrong doings, which utilize machines

and network systems for criminal exercises. Cybercrime is a growing threat in the virtual world because individuals and organizations are relying more on internet at an increasing rate. The use of internet and other technologies have enhanced the risk of attack from cyber criminals across the globe. With the number of incidents of theft, phishing, computer viruses, hacking, on the rise, there is a need to explore the cybercrime scenario. The main problem of the study is to analyse about the customers affected due to cyber crime in banking industry.

SIGNIFICANCE OF THE STUDY

Reserve Bank India planned economic growth for an efficient financial system in order to meet the multiple credit and development requirements. They followed a mixed model of economic development in order to formulate this objective and to study the financial system effectively. Banks have introduced a range of core banking technologies to improve customer satisfaction and expand the banking services market. Technology will help banks to achieve cost-effective scalability in the services they provide, suggesting an increase in productivity in the banking sector through total factor productivity growth. The impact of digitization has been addressed in the Indian banking sector. The goal of this study is to use technology to satisfy customers in banking operations. Along with the interrelationship between technology and organizational change, consideration must be given to understanding the criteria for digitization. Exploring the impact of digitalization researcher also explores other factors, such as digitalization activities, digitalization adaptability and digital solution implementation in the banking sector, in order to create customer relationships with increasing service quality.

LITERATURE REVIEW

Meuter et al. (2000) Identified critical incidents of customer satisfaction and dissatisfaction with technology-based service encounters. Given that business-to-business transactions are the fastest growing segment of technology-driven services. They suggested investigating what drives business customer satisfaction or dissatisfaction with technology driven services.

Divya Singhal and V. Padhmanabhan, (Dec 2008), “A Study on Customer Perception towards Internet Banking: Identifying Major Contributing Factor”, Internet banking is becoming increasingly popular because of convenience and flexibility. The present paper explores the major factors responsible for internet banking based on respondents’ perception on various internet applications. The study employs primary data as well as secondary data. Secondary data was collected from different published sources. Primary data was collected by structured survey. Thus, Providing Internet banking is increasingly becoming a “need to have” than a “nice to have” service.

Umma Salma1 Mir Abdullah Shahneaz, (2013), “Customer Satisfaction: A Comparative Analysis of Public and Private Sector Banks in Bangladesh”, this paper discuss about attempts to make a comparative analysis of level of customer satisfaction towards services provided by public and private sector banks. The study has been conducted in 5 cities. But when we talk about public sector banks customers of public sector banks were more satisfied with reputation, reliability and the prices which public sector banks impose on services like cheque/cash deposit and cheque/cash withdraw (it has been shown that price charges are lower in public sector banks than in private sector).

V. Devadevan (2013), in his study on “Mobile Banking in India- Issues and challenges” found that the rapid growth and changing technology is highly impact on banking system and banks should provide all

the technological products and service to their customers but it also revealed that most of the customer feel comfortable with mobile banking but some customers are still not so comfortable with mobile banking transactions they think that it is risky. In this scenario frequently changes technology in mobile device also create problem for the banks and customer.

Ms Fozia (2013), address to the issue of Customer towards E Banking Services. In her study she reveals that the old age people are having the reluctance for using E-Banking facilities. So bankers should give equal focus to adopt the right strategies to attract different age group and give more information about the E-Banking services, it will help the banker to understand the customers need in better way.

Mandan Momeniet. al (2013), researcher made a study to analysed “The Effect of Electronic banking on customer satisfaction and loyalty (case study: selected Branches of Melli Bank in Tehran). The researchers considered ten hypotheses based on Conceptual Model and six independent branches of Melli Bank. The researcher revealed that in order to promote the convenience and efficiency of Internet banking the banks should give equal focus on other market forces ruling the environment i.e. advertisement, strengthen their structure, system and practise.

RajinderKaur, et. al.(2015), in their research paper entitled “Current and Future Scenario of E payment system in India” discussed the recent trends in E payment system and how it helps to automate sales activities extends the potential number of customer and reduce the amount of paper work. The researcher reveals that banking being highly information intensive, it is logical to used IT and need to provide a single universal payment system that provides all the advantages of all the existing payment system.

Sadia Samar Ali et.al (2015), in their research work entitled “An Empirical approach to customer perception of Mobile Banking in Indian scenario” reveals that if the technology is easy to use, it can easily be adopted by the customers and M banking has given the freedom to conduct financial transaction on phone just like bank branch or Net banking.

Dr. A Vinayagamoorthy, et.al (2015), in their research work on “Rural Consumer Perception Towards Internet Banking services in Salem District”, revealed that there is huge difference in terms of awareness and perceived complexity between men and women users. So it is suggested by the study to promote banking services bank authority should create awareness among the female people as well as low educated people also.

P. Vidyapriya, et, al (2015), in their research work on “customer responsiveness on banking technology in rural south India” analysed the customers’ acceptability and perception about technological products provided by banks especially in rural areas well as try to figure out the factors affecting in usage of technological products. The study revealed that only educated male people are interested in these technological products at the same time housewives are not comfortable.

Objective of the Study:

1. To know about perceptual mapping of internet banking users.
2. To analyse the customer awareness
3. To know the factors effecting e-banking based on cyber security

SCOPE OF THE STUDY

This study was emphasized on the technology enabled services of banking sector in select three districts of Assam. In this study technology usage in service delivery from the perspective of Business to customer was considered. This study has been considered the following public and private sector banks

based on the higher digital transactions and also to know the banking customers’ perception and awareness on the technology enabled services and perception on the cyber security.

Cities	Public sector Bank	Private Sector Bank
Guwahati	State bank of India	HDFC Bank
Kolkata	United Bank of India	AXIS Bank
Bhubaneswar	Punjab National bank	ICICI
Hyderabad	UCO bank	YES Bank

RESEARCH METHODOLOGY

The present study is based on collected primary data from the consumers of select Public and Private sector, who are using the digital services since 3 years in select cities of India. The questionnaire has been drafted with the Likert scale. In order to ensure validity and consistency of the data obtained from consumers, the questionnaire will carefully be organized.

• **SAMPLE DATA**

Primary data: Primary data for the study has been collect through well framed questionnaire consisting of multiple choice and 5-point Likert Scale type questions. The 5 point Likert Scale is a widely used approach in research to specify the level of agreement or disagreement on a symmetric Agree - Disagree scale for a series of statements in the questionnaire. The rating of the scale is from 5 to 1 and the responses have been given from SA to SD format.

Secondary data: The descriptive research method has been used to focus on describing the nature of the selected segment for the study and mainly based on secondary data collected from the Meta data provided by the National Payment Commission India (NPCI). Besides, other published data will be taken as basic information at various levels of hierarchy and also to get clarification of various technical aspects.

Sample Determination: The Snowball sampling method has been considered for the determination of sample size. In the study four banks from Public sector and four Private sector banks has been considered.

Sampling Unit: Sampling unit can be defined as the basic unit containing the Customer perception towards cyber crime in public and private banks in the select cities in India.

Sampling Size: In this research, researcher categorised the customers in one specific segment i.e internet banking users, the sample size was 247 who are internet banking service users which are surveyed from customers who using the internet banking service.

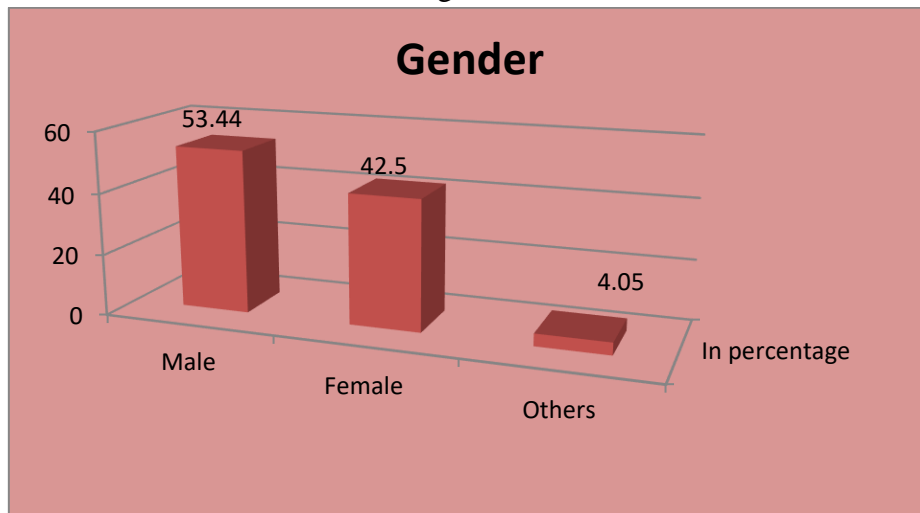
Analysis and Interpretation:

Table 1. Gender:

Male	132	53.44
Female	105	42.5
Others	10	4.05
Total	247	100.0

(Compiled from survey data)

Figure. 1



(Compiled from survey data)

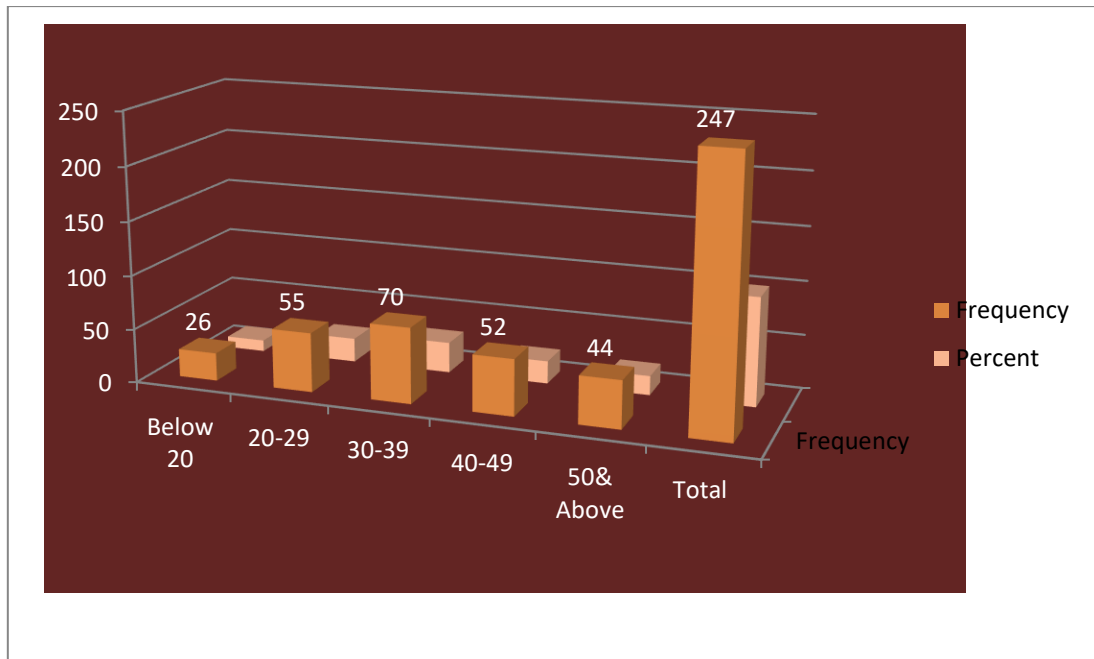
Interpretation: : The above table shows about the gender of the respondents were out of 247 respondents 53.44% are male and 42.5% are female and 4.05 are from other category. It shows that most of the respondents are male in our survey.

Age:

	Frequency	Percent
Below 20	26	10.52
20-29	55	22.26
30-39	70	28.34
40-49	52	21.05
50& Above	44	17.81
Total	247	100.0

Interpretation: The above table shows about the age of the respondents were out of 247 respondents 10.52% are from the age group of below 20 followed by 22.26% are from the age group of 20-29, 28.34% are from the age group of 30-39, 21.05% are from 40-49 & 17.81% are from above 50 category. It shows that most of the respondents are from the age group of above 20 in our survey.

Figure:



Statement analysis I:

Table1. 4.10.2 Weighted mean of the variables under CONVENIENCE

VARIABLES	S.A(5)	A(4)	N(3)	D.(2)	S.D(1)	W.F.S	W.M	A.W.M
Rely on the bank for not misusing the information available in the documents and systems	25 (10.12)	65 (26.31)	95 (38.46)	31 (12.55)	31 (12.55)	308.87	1.25	1.258
Bank provides financial security and confidentiality	31 (12.55)	36 (14.57)	87 (35.22)	52 (21.05)	41 (16.6)	285.39	1.15	
The delivery of services are unique and as per expectations	27 (10.9)	59 (23.9)	113 (45.7)	29 (11.74)	10 (4.05)	314.73	1.27	
IT Unit provides sufficient support after a new system or enhancement is introduced	42 (17.0)	67 (27.13)	93 (37.65)	26 (10.53)	19 (7.7)	335.23	1.36	

High reliability of existing systems	25 (10.12)	63 (25.5)	97 (39.27)	38 (15.4)	24 (9.7)	310.91	1.26	
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(Compiled from survey data)

Interpretation: The calculated data in the table has shown the weighted means and average weighted mean regarding consumer perception of digitally enabled banking facilities. The table shows that the variable Rely on the bank for not misusing the information available in the documents and systems is convenient has the weighted frequency score of 308.87 and weighted mean of 1.25. Bank provides financial security and confidentiality has the weighted mean of 1.15. Regarding service delivery by the banks the weighted mean score is 1.27. The variable IT secure and smooth log in process has the weighted mean value of 1.36. Reliability and Quick service has the weighted mean value of 1.26. The percentages and weighted mean in the table shows that most of the respondents have mixed perception about that electronically manageable banking is convenient. Mistake recovery in the transaction process has the lowest weighted mean and maximum numbers of respondents are neutral about it.

Figure: the variables under CONVENIENCE

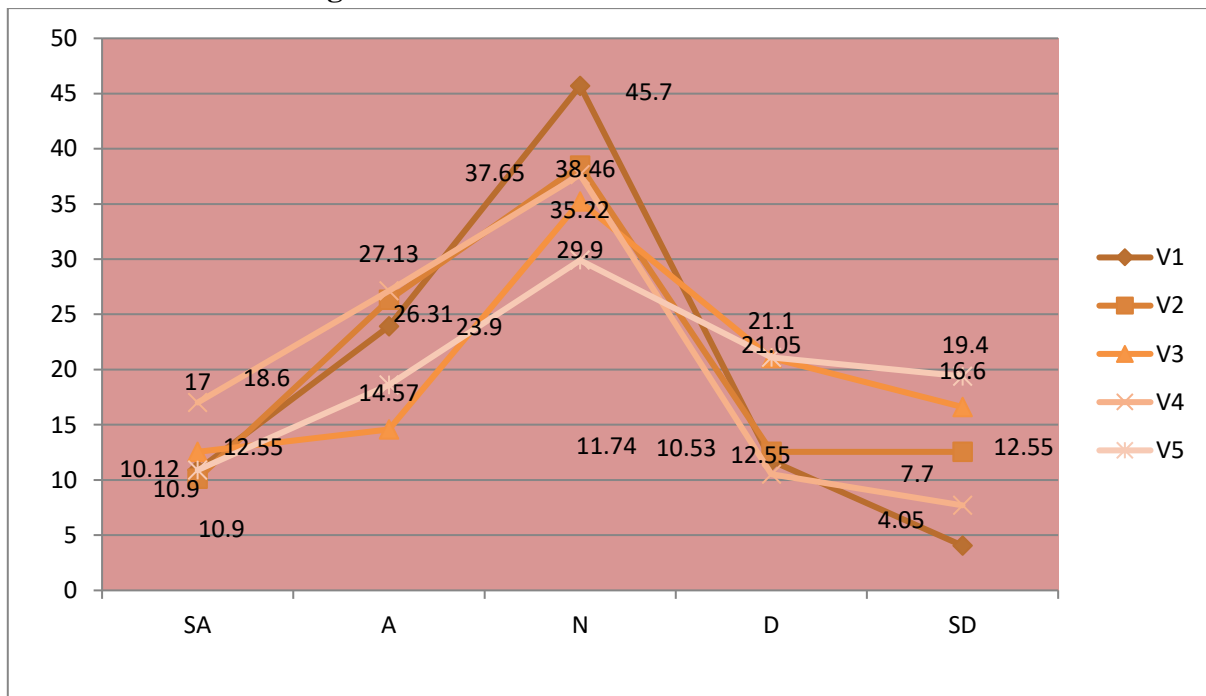


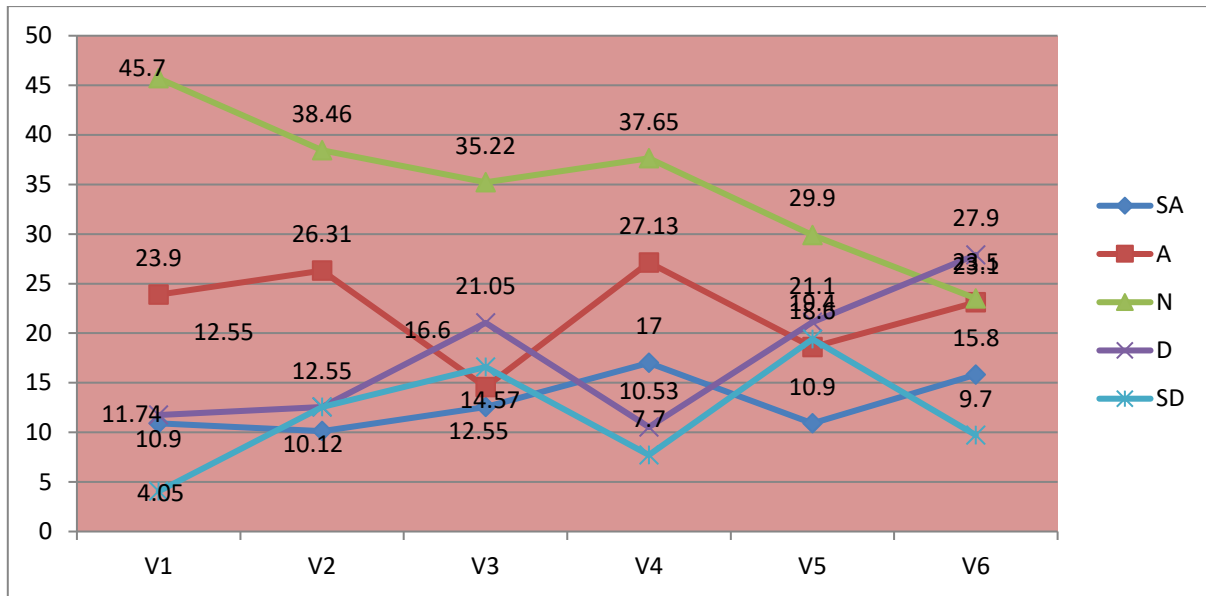
Table 2: Weighted mean of the variables under TRUST

CATEGORIES	S.A(5)	A.(4)	N.(3)	D.(2)	S.D(1)	W.F.S	W.M	A.W. M
Bank and its associates provide true information	27 (10.9)	59 (23.9)	113 (45.7)	29 (11.74)	10 (4.05)	314.73	1.27	
Clear and accessible guidance	25 (10.12)	65 (26.31)	95 (38.46)	31 (12.55)	31 (12.55)	308.87	1.25	
There is a responsiveness towards/ problem handling & Support on new system enhancement	31 (12.55)	36 (14.57)	87 (35.22)	52 (21.05)	41 (16.6)	288.39	1.16	
Banks understand customer's expectations about e-banking	42 (17.0)	67 (27.13)	93 (37.65)	26 (10.53)	19 (7.7)	335.23	1.36	
Credit card account information of the bank is excellent	27 (10.9)	46 (18.6)	74 (29.9)	52 (21.1)	48 (19.4)	280.2	1.13	
Timely response in every call by the customers	39 (15.8)	57 (23.1)	58 (23.5)	69 (27.9)	24 (9.7)	307.4	1.24	

(compiled from survey data)

The calculated data in the table have shown the weighted frequency score and weighted mean value of trust regarding service delivery from bank employee assistance. The table shows according to the responses of customers the variable Bank and its associates provide true information is at highest mean value .Followed by Clear and accessible guidance with a weighted mean of 1.25. Most of the respondents are neutral about bankers’ assistance to make consumer understand the new technologies with a weighted mean of 1.16. The results found that training towards new services regarding credit cards and other pocket cards should be provided to customers as it has the lowest weighted mean value of 1.13 according to the responses of the customers.

Figure: the variables under TRUST



Findings:

1. Maximum of the respondents are male in our survey. Most of the respondents are from the age group of above 20 in the survey.
2. Maximum of the respondents have completed their higher secondary in our survey. Most of the respondents are from urban area in our survey.
3. Most of the respondents agree for level of acceptance towards reliance on the bank for not misusing their information.
4. Maximum of the respondents neutral for level of acceptance towards provision of financial security and confidentiality. Most of the respondents agree for level of acceptance towards high reliability of existing systems.
5. Maximum of the respondents agree for level of acceptance towards true information provided by bank and its associates. Most of the respondents are neutral towards unique delivery of services provided by the bank.
6. Maximum of the respondents agree for level of acceptance towards responsiveness towards/ problem handling & Support on new system enhancement. Most of the respondents are neutral towards excellence of bank towards account Balance. Maximum of the respondents agree for level of acceptance towards credit card account information of the bank.
7. Most of the respondents agree for level of acceptance towards excellence on viewing digital checks online. Maximum of the respondents agree for level of acceptance towards bank keeping its promises to deliver a service on a specified date.
8. Most of the respondents agree for level of acceptance towards delivery of service at first attempt by the bank. Maximum of the respondents agree for level of acceptance towards finding solution for customer problems.
9. Most of the respondents agree for level of acceptance towards handling transaction processing and customer details without errors.
10. On the basis of the research role of internet banking services and cyber security both are worthwhile for long term sustainability of the banking organizations by maintaining better customer and

business relation. The banking organizations are using various tools and techniques for transmitting superior customer value.

11. Internet banking has provided several benefits to banking industries like enhancing the efficiency in value chain, revenue generation brand building and improving business relationship with customers.
12. From the study it has been found that to avail electronic banking services customers must have some knowledge about internet and computer usage. People who are beginner or rarely use internet and computer find the service process difficult.
13. Trust is salient factor to retain profitable customer. Understanding customer's expectations and to provide customer centric products and services are the key factors in managing customers at the initial stage.
14. Customer's previous experience in privacy and security affects in building trust.
15. Providing adequate and accurate information about new product offerings in the website affects customer's perception and buying decision making.
16. It has been seen in the study that customers are not sure about transparency in the operation process.
17. It is found from the study that customers feel suspicious about sharing personal information online.
18. From the study it is found that customer feel sometimes operating ours are not convenient due to server error and network issue.
19. From the study it is found that customers are partially satisfied with the E-CRM services provided by the commercial banks.
20. It is found that problem solving approach is not completely there in the internet banking system.
21. It is found that due to inadequacy of complete and updated information customer develop negative attitude towards using bank websites.
22. Customer feels uncertain about bank websites and feels doubtful about server's performance in e-banking services.
23. It is found that respondents are scared of online fraud in using electronic facilities.
24. It has been found that some respondents are not satisfied with response to online queries and grievance Redressal.
25. The prior good experience of privacy and security affect on building trust. Providing notification of product offerings and promotions Effects of store reputation on decision making Important
26. The important effects of internet banking on customer satisfaction and trust from customer perspective could be seen: Live chat system and service quality affect customer satisfaction. The way to promote products via social media may affect customer satisfaction, depending on different customers and their demands.
27. From the study, the researcher has found conflicting results towards electronic banking adoption and satisfaction towards electronic customer relationship management. The reason behind these conflicting results may vary depending upon the customers and their lifestyle.
28. It is found from the study that some customers want to carry out their transactions via internet others do not want to do the same due to lack of confidence and trust issues.
29. From the study researcher found that there is a need for both proactive and reactive support system in internet banking and cyber security practices.
30. Banks must take immediate protection measures against online fraud, government initiative action and action is an important factor in this matter.

Suggestions:

1. Treat all unsolicited emails (especially if you don't know the sender) with caution and never click on links in these emails to visit unknown web sites - these could contain links to code that could affect your computer.
2. Don't open attachments in emails that you're not expecting – they could contain a virus or code that would allow someone to control your computer and don't share files or programs with other users and also don't use free software unless you know it's reputable and safe.
3. Install anti-virus software, keep it up to date and run regular security scans. Install the latest security updates for your computer software, also known as patches. Install and learn how to use a personal firewall.
4. Be careful not to share personal information such as address information, bank details, telephone numbers, date of birth etc on social networking sites and other websites that don't use encryption to secure the information you publish and don't use the same password on different websites.
5. Although this makes it more difficult to manage your online accounts it's worth the effort. You can use password management software and encryption to make this easier.

Conclusion: The conclusion is that more awareness programs can be conducted for the customers so that the cyber crime can be reduced in future period of time. According to the results, the banking system should provide services in accordance with the changing needs and expectations of the customers to accelerate growth in the competitive market. The growth of banking industry plays an important role in the development of overall economy of a country. Therefore, it is vital for banks to examine the factors affecting customer relationship quality and understand the need for implementation of more cyber security attributes to gain profitable customer in the business

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