



A STUDY ON PROBLEMS OF CUSTOMER WITH INTERNET BANKING: SPECIAL REFERENCE TO SIVAGANGA DISTRICT

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ABSTRACT

The motivation behind the present examination was to investigate the issues of customers in utilizing the Internet keeping money in Sivaganga District. The analyst conveyed surveys to bank clients in Sivaganga utilizing individual organization performance. Study based survey formation was completed as research outline and adjustment and exploratory method was utilized to choose the respondents. The survey was set up to gather the data required for the investigation. The fitting investigation was conveyed with the assistance of utilizing well known accurate package. The consequences of the examination show that the customers had a considerable measure of issues while utilizing the Internet saving money. This after effect of the investigation will be applicable and noteworthy to the saving money divisions.

Key words: Internet maintenance, Problem of customers,

INTRODUCTION

Network managing an account enables customers of a budgetary establishment to lead money related exchanges on a protected site worked by the foundation, which can be a retail or virtual bank, credit union or building society. To get to a money related foundation's network based keeping money office, a client having individual Internet get to must enrol with the organization for the administration, and set up some secret key for client confirmation. The secret word for internet managing an account is ordinarily not the same with respect to phone keeping money. Money related establishments now routinely designate client numbers and anyway of whether clients expect to get to their web based managing an account office. Client numbers are regularly not the same as record numbers, in glow of the fact that various records can be connected to the one client number. The client will connection to the client number any of those records which the client controls, which might be check, reserve funds, advance, charge card and different records. To get to network managing an account, the client



would go to the monetary foundation's site, and enter the network keeping money office utilizing the client number and secret key. Some money related organizations have set up extra security ventures for get to, however there is no consistency to the approach embraced. Network keeping money offices offered by different budgetary foundations have many elements and abilities in like manner. In any case, there are some significant issues that we may experience while managing an account through the web keeping money, because of which many still want to go specifically to the banks as opposed to benefiting this office. The clients are confronting part of issues. When they are utilizing network saving money in such manner has been made to assess the issues of clients while they are utilizing network managing an account. This investigation is made on the customers of banks in Sivaganga District which is located in southern Tamilnadu.

OBJECTIVES OF THE STUDY

- To study the issues of respondents in using the web managing an account
- To offer appropriate proposals in light of the discoveries to extend the managing an account benefit

RESEARCH METHODOLOGY:

The system received in the present examination incorporates the exploration plan, the inspecting method, and the gathering of information and instruments of investigation.

Research Design:

An enlightening cross sectional overview based survey organization was utilized as research outline.

Sampling Technique

200 clients were chosen from Indian Bank, karur vysya bank, Indian Overseas Bank, ICICI Bank and Bank of bank of Baroda as an example in the essential research overviews. These respondents were chosen to utilize comfort inspecting strategy.

Collection of Data

The present examination depended on both essential and optional information. Very much organized and are tried inquiries in view of the factors contained in the gathering information were utilized for gathering essential information by individual meeting approach. The inquiries contained in the meeting plan were essentially dichotomous inquiries and five point

Likert scale questions. Optional information has been gathered from books, articles, newspapers, internet, and Website.

Analytical Framework

Issues of clients to use the Modern Banking Technologies were measured by the factors of essential information and the internet, working execution, programmers, experience intermediary sites, specialized challenges and network issues, are identified with Internet Banking. The non-parametric trial of Friedman Test was performed here to make the positioning for dependent factors and to determine the most and most effect of these factors on subordinate factors. Factual Package for Social Sciences was utilized as the assessment device. The research and elucidations of the issues of clients to use the network managing an account are introduced in this area.

FINDINGS

In the Friedman test, estimations of the factors are positioned for each case. This table records the normal grade for every variable. Low positions compare to low estimations of the factors and high positions relate to high estimations of the factors. The Problems of fundamental information and the network, tedious and working execution, programmers, experience for specialized challenges and availability issues, infectivity ask again and again while using the Internet Banking are displayed.

Table 1

The Friedman test

S.NO	Variables	Represent	Grade
1	Basic Awareness of Computer	8.34	1
2	Operating Performance	7.25	2
3	Connectivity Problems	5.54	4
4	Incorrect Processing	6.74	3

Source: Primary Data

The customers reported that Basic Knowledge of Computers and Internet is the most important problem for utilizing the Internet Banking and awareness of computer first rank



(8.34) the First rank and second rank for operating system (7.25) then connectivity problems (5.54) fourth rank incorrect processing (6.74) It was expressed in the study that basic knowledge of computers and internet and technical difficulties and connectivity problems were the major problem for the customers when using the Internet Banking

CONCLUSION

The results highlighted the issues of consumers like basic data of computers and web, technical difficulties and property issues, operative performance, wrong process, time intense, tedious the customers ought to learn basic talent in addition because the operative processes of network. They must purchase the nice broadband web property for fast add the network. While it offers the advantages of quick transactions, reduced prices and anytime, anyplace facilities, it's additionally vulnerable to sure hazards. During this regard, the shoppers They Furnish associate degree sensitive data through an email claiming to be from a bank and ne'er visit any link directed from a website and provides any sensitive data.

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