

Study of Perceived Value and Performance of E-Banking in India with a Special Reference to Punjab National Bank

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ABSTRACT

Purpose: Purpose of this paper is to find out whether e-banking is performing as per the perception amongst the customers and the employees or is there a gap between the perceived value and the performance. **Literature review:** Literature review reveals that Customers in e-banking era can access services more easily than banks abroad and through wireless communication systems, which are developing more rapidly than traditional “wired” communication network. In fact, e-banking promises a lot to serve flawlessly in no time. However, what the reality is a matter to be substantiated. **Methods:** The study for this is mostly based on the primary data collected from the customers and employees of Punjab National Bank of India. Due to time constraints this study is limited to Punjab National Bank of India. **Conclusion:** From the detailed study, it is concluded that little gap is existing between perceived value and performance of e-banking services offered by bank. **Recommendations:** It is Recommendation that instructions to use e-banking services should be made available. Banks should take initiation to aware the masses to trust the bank services and let them make sure that these services are already tested and best.

1. INTRODUCTION

Three features are not negligible in this era, first, throat cut competition second, use of latest technology in business and finally one is shortage of time due to numerous engagements. The business who cope up the above three matters will survive only. Competition requires less costly and more effective product and services, and common person want quick services. In banking industry in the past, large queues could be observed for payment of utility bills or for cash withdrawals/deposits. The banks are succeeded to reduce this queue through uses of latest technology, but still busy common people are demanding less time-consuming methods for banking transactions. In this regard, banks are going to utilize internet facility for customer’s

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transactions this method will reduce paper work, and will give quick response to customer while they remain in their office or at home. The financial services industry was one of the first to recognize the potential of the Internet as a means of interacting with customers, however, current data compiled by the Web Marketing Association shows that banks are falling behind other industries with respect to innovation within their Internet channel (Brno-Britz 2006).

The main advantage regarding Internet banking is that its availability 24 hours a day and 7 days a week. Customer's perception and life style plays an important role in growth of Internet banking system. (Rogers 1983), analyzed consumers' attitudes towards direct banking, Compatibility with customer existing lifestyles (Lockett and littler 1997).

E- Banking, i.e., the liberation of bank's services to a customer at his workplace or domicile by means of Electronic Technology, makes it easier for customers to compare banks' services and products, can augment competition among banks, and authorizes banks to penetrate new markets and thus inflate their geographical reach. The quality, range and price of these electronic services decide a bank's spirited position in the industry. Customers in e-banking era can access services more easily from banks abroad and through wireless communication systems, which are developing more rapidly than traditional "wired" communication network. Electronic banking is the wave of the future (Nsouli 2002). It provides enormous benefits to consumers in terms of the ease and cost of transactions. However, it also poses new challenges for country authorities in regulating and supervising the financial system and in designing and implementing macroeconomic policy. In view of the challenges that e-banking breeds, it is mandated for the researchers and policy makers to review whether the performance of e-banking has been as per the perception of the creators and users of the concept. The objectives of this paper are as follows:

- To gain a better understanding of the service quality dimensions that affect customer satisfaction in the e-banking sector from a consumer perspective.
- Perceptions of banks regarding the strategic and operational value of web-based banking, its benefits to customers and banks, and the key technology considerations.
- To find the gap between the perceived value and the performance of e-banking, if any, and
- To recommend how to bridge the gap as mentioned above in e-banking era.

The advantages that this paper will cater to the people and organizations dealing with e-banking are;

- To facilitate the organization in improving customer service.
- To assist the organization in formulating the marketing strategy as well as adding some insight while preparing the budget for the year.
- To help in creating awareness about the features of e-Banking with reference to Punjab National Bank.

This study is based on the survey conducted among the employees and customers of Punjab National Bank. The basis of this paper, i.e., the data has been collected both from primary and secondary sources. The primary sources include a combination of the questionnaire and personal interview method and the secondary sources of data collection included PNB's database of customers, books, internet, periodicals, publications, handouts.

The study has been conducted with the help of structured questionnaire survey by administering the questionnaire to the target group. A structured questionnaire (with open-ended and closed-ended questions) has been administered to all the selected respondents and the sample for the study has been drawn from PNB's database of customers. Steps involved in this study are as follows:

- Number of customers availing e-Banking services
- Categorization based on customer's track record
- Perception study among the employees and customers of the bank
- Customer satisfaction survey among the customers of the bank

This paper is segregated into six sections. The second section explains about e-banking: an industry perspective by representing how e-banking helps to corporate, customers, bank, merchant, traders, government and nation. This section also throws some light on e-banking from a global perspective i.e., e-banking scenario, strategies, transactions and trends in the globe as a whole. The third section exhibits e-banking from PNB's perspective. This section explains about the heritage, profile, subsidiaries, products, depository services, e-banking services offered, awards and achievements of Punjab National Bank. The important aspect of this paper, i.e., the performance and perceived value of e-banking has been incorporated in the fourth section. This section describes the views of both customers and employees regarding the performance of e-banking, gap between perceived value and performance of e-banking and also suggests how to bridge the gap. While the fifth section pinpoints about the future of e-banking, the sixth section gives the concluding remarks of the paper.

2. E-BANKING: AN INDUSTRY ANALYSIS

Internet banking as a medium of delivery of banking services and as a strategic tool for business development, has gained wide acceptance internationally and is fast catching up in India with more and more banks entering the fray. India can be said to be on the threshold of a major banking revolution with net banking having already been unveiled. A recent questionnaire, to which 46 banks responded, has revealed that at present, 11 banks in India are providing Internet banking services at different levels, 22 banks propose to offer Internet banking in near future while the remaining 13 banks have no immediate plans to offer such facility. Further incentives provided by banks would dissuade customers from visiting physical branches, and thus get 'hooked' to the convenience of arm-chair banking. The facility of accessing their accounts from anywhere in the world by using a home computer with Internet connection, is particularly fascinating to Non-Resident Indians and High Net worth Individuals having multiple bank accounts (Kaptan and Choubey 2003).

Costs of banking service through the Internet form a fraction of costs through conventional methods. Rough estimates assume teller cost at Re.1 per transaction, ATM transaction cost at 45 paise, phone banking at 35 paise, debit cards at 20 paise and Internet banking at 10 paise per transaction. The cost-conscious banks in the country have therefore actively considered use of the Internet as a channel for providing services. Fully

computerized banks, with better management of their customer base are in a stronger position to cross-sell their products through this channel (TEIB).

In India, the Internet banking market is in the earliest stages of development. Only 51 banks are currently offering any kind of Internet banking services. Out of which 55% are “Entry Level” sites, offering little more than company information and basic marketing materials. Only 8% offer “advanced” transactional services, such as online fund transfer, transactions and cash management services. In general, the foreign and private banks are far ahead of the Public Sector or Cooperative Banks in terms of the number of sites and their level of development (www.scribd.com/doc/54308485).

2.1. Classification of Current Internet Banking Sites

Entry Level: Offers general information on the institution essentially a glorified brochure with no interactive capabilities. Example: General product information, company news, presses releases.

Basic Level: Increased functionality, offering all ‘Entry Level’ items plus basic interactive tools and some origination capabilities. Examples: Download on account applications and email to customer service.

Intermediate Level: Allow account access, tracking and viewing. Have the ‘skeletal’ features of a complete Internet bank. Examples: Check balances on-line, submit account applications electronically and reporting (www.scribd.com/doc/23737622).

Advanced Level: ‘Complete’ Internet bank offering full functionality and security. Customers can securely move money to and from accounts online. Examples: Inter-account transfers, trading and electronic exchanges.

Stage	Services Provided	Banks
Information Websites	Websites provide information on the financial services offered in the bank’s branches	Most of the banks in India
Electronic and Internet Banking	Customers can do basic banking transactions like opening an account, payment of utility bills, checking their balance and transactions	Some of private sector banks and foreign banks
E-commerce and	Banks become electronic market place	A few new private sector banks

e-banking	where customer can buy and sell through banks payment gateway	and foreign banks
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2.2. The Emergence of Electronic Banking Product

Intense competition has forced banks to rethink the way they operated their business. They have to reinvent and improve their products and services to make them more beneficial and cost effective. Technology in the form of electronic banking has made it possible to find alternate banking practices at lower costs. More and more people using electronic banking products and services and because a larger section of banks future customer base will be made up of computer literate customers, the banks must be able to offer these customer products and services that allow them to do their banking by electronic means. If they fail to do this they will, simply, not survive.

Automated Teller Machine (ATM)

The ATM was one of the earliest electronic banking products, being introduced in the mid 1970's. it provided customers with the ability to withdraw or deposit funds, check account balances, transfer funds and check statement information. As is the case with any new technology, it took some time before customers became familiar with the ATM and came to accept it as an alternative way of doing their banking (TEIB).

Electronic Funds Transfer (EFT)

Electronic funds transfer (EFT) is another electronic banking product that facilitates transfer of funds from any branch of a bank to any other branch of any bank in the shortest time.

Telephone Banking

Telephone banking is only a new electronic banking product. However, it is fast becoming one of the most popular products. Customer can perform a number of transactions from the convenience of their own home or office, in fact from anywhere they have access to phone. Customer can check balances and statements information, transfer funds from one account to another, and pay certain bills and other statements or chequebooks.

Personal Computer Banking

Personal computer banking or PC banking is also a fast growing area in electronic banking. PC banking lets customers' access information on their accounts through a dial up connection with their bank. Customers can perform basically all the transactions that are available with telephone banking. They also have the ability, in some cases, to download information and process it in their own financial management software.

3. PERCEIVED VALUE AND PERFORMANCE OF E-BANKING: AN ANALYSIS

3.1. Perceived Value

In every industry, E-commerce is revolutionizing the way business is conducted. New business models are replacing outdated ones and organizations are rethinking business process designs and customer-relationship management strategies. Banks are no exception to this transformation. This section examines bankers' views on providing banking services to customers using the web. Specifically, it addresses issues such as the strategic need for Internet banking, its effect on customer-bank relationships, and customers' experiences in Internet banking (Nath and Schirck and Monica 2001).

Furthermore, bankers see Internet banking as a strategic opportunity that can reduce transaction costs, enhance customer service, increase the customer base and improve cross-selling opportunities. In addition, Internet banking is perceived more favorably by banks that offer it compared to those that do not.

- The banks believe that providing these services to customers in the new economy is essential for survival and thus, mandatory. Respondents felt that banks not providing e-transaction capabilities would lose customers to competitors who offer such services. This perception is supported by the fact that a large percentage of the banks who currently do not offer web-based banking plan to do so in the near future.
- Another benefit of Internet banking was the impression it gave to the public of a cutting-edge bank, thereby enhancing its reputation.
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- This study also showed that e-banking is not perceived as a threat by many bricks-and-mortar banks. In fact, most banks are attempting to form alliances and partnerships with banks, financial institutions, and other businesses with physical presence in order to provide services that cannot be delivered on the web alone (e.g. cash withdrawals, effective customer service).

From an operational perspective, the bankers perceived that web based banking would have significant benefits.

- E-transactions could significantly lower the cost per transaction and thus contribute to the bottom line of the bank.
- Internet banking allows banks to offer ancillary services such as insurance, brokerage services, and mortgage payments through their web site. Such services are offered either directly or through a partner arm. Revenues generated from these services are an added bonus to the bank.
- Successful launch of an e-commerce site improves service quality as the customer is presented with several options (Internet, in person, ATM, phone, interactive voice response, etc.) to transact with the bank. These options can result in an increased number of customer accounts.
- Internet banking allows customers to conduct certain transactions (e.g., checking balances, funds transfers, bill payment, etc.) online at anytime and thus it reduces the number of physical visits to a bank. This added convenience to the customer lowers transaction costs to the bank—a win-win proposition for the bank and its customers.
- Punjab National Bank (PNB) is offering recharge of prepaid mobile card. Often these banks tie with other banks to use their ATM like: HDFC and SBI; PNB, UTI and Global Trust Bank.

In this manner, the bankers perceive an increase in their 'Point of Cash Delivery'. Apart from this credit, debit card have are becoming preferred medium of payment. Thus, technology has created various delivery channels for bank customers.

- **Geographical Reach:** The bankers also perceived that Internet banking allows expanded customer contact through increased geographical reach and lower cost delivery channels. In fact some banks are doing business exclusively via the Internet — they do not have traditional banking offices and only reach their customers online. Other financial institutions are using the Internet as an alternative delivery channel to reach existing customers and attract new customers (www.scribd.com/doc/35549232/Sum-Int).
- **Branding:** Relationship building is a strategic priority for many national banks. The bankers perceived that e- banking technology and products can provide a means for national banks to develop and maintain an ongoing relationship with their customers by offering easy access to a broad array of products and services. By capitalizing on brand identification and by providing a broad array of financial services, banks hope to build customer loyalty, cross-sell, and enhance repeat business.
- **Customer Demographics:** The bankers perceived that e- banking will help the banks to offer a wide array of options to their banking customers. Some customers will rely on traditional branches to conduct their banking business. For many, this is the most comfortable way for them to transact their banking business. Those customers place a premium on person-to-person contact. Other customers are early adopters of new technologies that arrive in the marketplace. These customers were the first to obtain PCs and the first to employ them in conducting their banking business. The demographics of banking customers will continue to change. The challenge to banks is to understand their customer base and find the right mix of delivery channels to deliver products and services profitably to their various market segments.
- The bankers perceived that e-banking will help the banks to remain competitive with other banks, retain customers, attract new customers, reduce operating expenses, or generate income.
- The bankers perceived that customers who adopt online banking are typically more profitable to the bank, stay with the bank longer and use more products strengthening the bank customer relationship. Information Technology and Internet banking has bridged the information gap, which was interestingly because of human involvement.
- The bankers perceived that banks can make the information of products and services available on their site, which is, an advantageous proposition. Prospective customer can gather all the information from the website and thus if he comes to the branch with queries it will be very specific and will take less time of employee. Customer can visit these websites and can compare the services offered by a bank with that of another. Customer can get all the information, by saving money and time. The trend thus emerging out is that of virtual corporate system where the human role is minimized to maximum effect.
- The banks are moving towards offering clients a financial portal. This portal concept offers banks a new role in the business of serving clients. Simply having an Internet presence does not provide banks a revenue stream. However, by offering a wide array of products and services, the bankers perceived that banks can benefit from Internet integration. By creating financial portals where consumers can manage a broad range of financial activities such as stocks and mortgages, banks can profit from offering Internet capabilities to clients.
- The bankers perceived that e-commerce, when properly integrated into existing banking operations, can lead to substantial cost savings and higher profitability. Cost savings occur by virtue of automating customer transactions such as funds transfers, payments, account balance inquiries, etc. Strategic alliances with insurance companies, mortgage companies, and stock brokerage firms can lead to additional business opportunities that otherwise will go unrealized. Furthermore, banks could be able to retain customers more effectively when offering services that are value-added.

- Basic transactional web sites allow customers to review account balances, holdings and recent banking statements. Systems that allow customers to initiate transactions online, such as transferring money between accounts or making payments, will provide additional advantages to the customer.

These enhanced web sites will enable customers to pay bills, apply for and review loans and mortgages, and check credit card bills. The financial institutions that offer expanded services online are well positioned to be market leaders by offering this large umbrella of service from one trusted banking institution, these firms will be able to garner a greater share of a customer's financial business. Customers will benefit by having a wider selection of services available from one trusted institution. Using the Internet, financial information from a bank can be linked to account information stored in a program such as Microsoft Money on a home computer. These features improve "stickiness" of customers leading to a lower attrition rate (Nath and Schirck and Monica 2001).

3.2. PERFORMANCE

The views of both customers and employees regarding the performance of e-banking are explained below:

3.2.1 The employees of the bank assess the performance of e-banking on different parameters which are mentioned below:

(i) Cost savings

Electronic processing dramatically reduces the cost per transaction. Also, there are opportunities for banks to present customer bills electronically. The cost of delivering bills electronically is substantially lower than if the bill was in paper form delivered through the mail. Electronic bill presentment costs 40% less than paper delivery. These cost savings can offer customers and banks alike reduced cost of banking and still provide efficient and varied services.

(ii) Loyal customers

Banks are moving to offer a "hub" of financial services including bill presentment and payment, financial planning, estate planning, insurance, loans, and brokerage services. The Internet allows for this convergence of financial services in one previously unavailable central location. Web sites that offer financial convergence for the customer create a more involved banking customer who more frequently patronize the banking site and more likely use the services offered. The idea is that by creating a more loyal customer who depends on a bank for many financial services, more bundling occurred and higher revenue per customer gets generated.

(iii) Reduced interest rate risk

During the year, the bank transferred Rs. 62 bn worth of securities to "Held to Maturity" (HTM) category to reduce interest rate risk in the investment portfolio. After this shift, "Available for Sale" (AFS) investment category has shrunk to 28% of bank's total investment book with duration of around 3 years as compared to

3.5 years as on March 2007. Mark-to-market (MTM) provisions would come down radically due to downsizing of AFS category and decrease in duration.

(iv) Efficiency, customer services and reduce operating expenses

To improve the bank has implemented Core Banking Solution (CBS) in its 2,526 branches capturing over 86% of the bank's business. Also, the bank has introduced internet banking services, Real Time Gross Settlement System (RTGS) and NEFT (National Electronic Funds Transfer) to ensure seamless and quick remittance of funds. Various IT initiatives have helped reduce the operating expense from 52.4% in 2005 to 50.7% in 2007.

(v) Differentiated Product Spread

Finacle core banking solution offers an unlimited palette of features for banks to design and deploy products for varying market segments. The product bundling capabilities of the solution offers a wide range of possibilities for banks to create products with innovative features. The facilities provided for differential pricing, channel rules and customization through Finacle Studio – the scripting engine, empower banks to continuously innovate and extend their suite of products, across segments.

(vi) Agile Operations

The Service Oriented Architecture (SOA) enables the IT team at the bank to effect changes without touching the base code, ensuring lesser vendor dependency and faster adaptability to changing business conditions.

(vii) Robust Cross-sell Framework

The CIF and CRM capabilities in Finacle core banking solution offers a unified view of the customer across the entire solution and across multiple back-end applications, enabling the bank to view the customer from a completely informed angle. This empowers banks to effectively manage customer relationships and aggressively explore cross-sell opportunities.

(viii) Increased Operational Efficiencies and Productivity

Finacle core banking solution supports business events automation and process orchestration, thus eliminating manual tasks and reducing process time. The elimination of error and data redundancies also results in increased branch productivity. Straight Through Processing (STP) abilities enhance reduction in turnaround and processing time, increasing output and enabling speedy completion of tasks.

(ix) Banks thought that the introduction of ATMs will cut costs by reducing need for tellers. In fact, consumers did not stop using tellers to the extent banks had hoped, but they also used ATMs so frequently that the reduction of in cost per use was more than off-set by the higher volume of transactions.

(x) E-banking service has been able to free up more personnel to attend to other duties and more emerging service requests that require face-to-face attentions.

3.2.2 The customers of the bank assess the performance of e-banking on different parameters which are mentioned below:

E-Banking offers substantial advantages to the customers in the form of

- (i) Convenience,
- (ii) Timesaving and
- (iii) Easy access to the banking services.

The customers can transact in their account at any time and any where throughout the country or outside the country. There is no time and place restriction. The customers need not visit the branch for each and every transaction and no need to wait in the big queue. By this they can save the time. The customers can avail 24*7 access to the banking services at anywhere.

With the help of e-banking, the easy access to the banks will be another advantage to the customers. Thus the e-banking provides sophisticated services to the customers. Mobility, independence of time and place, and flexibility has become key words in consumer banking.

The Internet banks serve also as gateways offering identification and authorization services to a number of third party service providers. There are user-friendly opportunities for conducting business over the Internet with telephone companies, Energy Company, tax board and other institutions.

3.3. Gap

Discrepancies between what were expected by the customers and what were delivered by the bank were found in the availability of the instructions in only two to three languages.

This is alarming because human interactions occur so seldom and when they occur they do so in critical situations. If these high-touch interactions of the high-tech service process fail, there are fewer opportunities to recover the mistake than in high-touch service processes. Indeed, based on the nature of the relationship with customers, banking services involve a continuous flow of interactions between the customer and the service provider.

3.4. How to Bridge the Gap?

- I. Bankers should invest resources to enhance overall service quality. Management and employees should strive to find out what customers expect (in terms procedure handling, efficiency, accessibility and updated information about products and services) when designing strategies to enhance overall service quality. This implies an extensive and continuous training program a bank needs to carry out for its employees.
- II. For long term success, a bank may follow:
 - Adopting a webs mindset
 - Catching on the first mover's advantage
 - Recognizing the core competencies
 - Ability to deal multiplicity with simplicity
 - Senior Management initiative to transform the organization from inward to outward looking
 - Aligning roles and value propositions with the customer segments · Redesigning optimal Channel portfolio
 - Acquiring new capabilities through strategic alliances.

The above can be implemented in four steps:

Familiarizing the customer to new environment by demo version of software on bank's web site. This should contain tour through the features which are to be included. It will enable users to give suggestions for improvements, which can be incorporated in later versions wherever feasible (Gupta 2007; Kassim).

- Second phase provides services such as account information and balances, statement of account, transaction tracking, mail box, check book issue, stop payment, financial and customized information.
- The third phase may include additional services such as fund transfers, DD issue, standing instructions, opening fixed deposits, intimation of loss of ATM cards.
- The last step should include advanced corporate banking services like third party payments, utility bill payments, establishment of L/Cs, Cash Management Services etc. Enhanced plan for the customers in future can include requests for demand drafts and pay orders and many more to bring in the ultimate in banking convenience.

4. CONCLUSION

There arises little gap between the perceived value and performance of e-banking services offered by Punjab National Bank. The instructions to use an ATM or other e-banking services offered are not available in different languages and are available only in two to three languages. The instructions to use e-banking services should be made available in different languages so that it will be more convenient for the customers to use e-banking services. Most importantly, a very small fraction of the customers of banking industry reap all the benefits inherent in e-banking and this is only due to fear of getting cheated. Therefore, the bankers have to take initiation to aware the masses not the classes only to make use of the benefits of e-banking without any fear as this mode of banking is already tried and tested the best.

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