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Measuring Customer Perception Towards Risk Aspects Of Alternate Banking Technology

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Abstract

Many Banks are forced to take up more initiatives on implementing as much of alternative channels as possible by various factors like the regulatory and the demand from the customers. The main objectives of this study is to analyze and rank the level of perceived risk in the various alternate banking channels. Descriptive research study focussing to describe the real characteristics of variable being studied to solve the research issues. In this research study used both primary and secondary data. Primary data collected through a well-structured questionnaire. The sample size for this research study was decided as 650. This sample size decided based on the population standard deviation. The major findings of this study focusing on, Most of the respondents are consent for visiting bank branches for mega size deposits/ withdrawals, Majority of the respondents belongs to the occupational category of salaried employees are strongly disagreed that problems in accessing the bank branches due to the transportation is not available for getting into the bank branches. The major suggestions given by this study for bankers are they must clearly and simply provide the provisions for these services, the bankers must understand the location feasibility for accessing the bank by the customers.

Keywords: Perceived service, Alternate banking channels, performance risk

1. **Introduction**

E-banking encompasses an array of financial transactions, once done through the tangible exchange of information, now are done electronically. While the benefits of such advancements have been welcomed, there also have been drawbacks. Issues such as security, fraud, and theft have deterred people from participating in the Internet and e-banking revolutions. Furthermore, without the proper counter evaluates in place to prevent malicious actions, users may find the prospect of Internet banking unappealing. The problem therein arises; with technology's revolutionizing effect on banking procedures, improper security evaluates prevent customers from enjoying the benefits. Furthermore, the security issue

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extends beyond simply deterring participation; it extends to the improper use and manipulation of the Internet for illegal gain and illegal activities. The problem is not isolated to a specific group of people, though it may be more prevalent in certain age groups, but everyone and anyone can be at risk from malicious users. Furthermore, from the perspective of the institution offering the service, the security issue can be a major obstacle to traverse in the marketing of these online services to customers. Some banks may devote considerable time and assets in perfecting their online services and to have them not taken advantage due to Internet insecurity can prove very costly.

Karagiannis (2010) continues by explaining that consumers may safeguard themselves by using protective software. Customers can prevent outside access to their computers while on the Internet by installing a personal firewall. This protective measure prevents “hackers from actively trying to penetrate your system while you’re online” (Karagiannis, 2010). As far as viruses are concerned, Karagiannis explains that anti-virus software programs are a step in the right direction for user protection, but this security measure requires maintenance, “…as far as virus protection goes, it’s only as good as your latest anti-virus update. You’ll need to regularly download virus-identification tables that the software will use to check for the latest online threats being discovered.” These are only some of the strategies that may be used to alleviate some of the consumer related problems. With safety precautions in place, the customer can more freely and securely engage in online banking activities, with an understanding of the potential risks and problems they have safeguarded themselves against.

The responsibility for safety lies heavier in the hands of banking institutions. Since they are the service providers in most cases, they have equal if not more responsibility in making their websites, databases, and networks safe for the Internet and handling e-commerce transactions. Banks should subscribe to certain requirements and prevent themselves from falling into the most common pitfalls. Some of these problem areas include the potential of internal threat and minimizing the importance of small network problems that if ignored may become larger and more damaging. According to McCarthy and Campbell (2010), they see employees in two ways “Part of the Problem and the Solution.” When allocating where to spend security funds, McCarthy and Campbell advise that many break-ins are internal to the company or “inside jobs,” and this should be a considered action when deciding what monies need to go where. Furthermore, banks should monitor employees and their access to password protected systems. Some suggestions made by Pray and McCoppin (2010) for regulating internal security include staying away from passwords that are linked to

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an employee's name, address, or social security number, and programs that offer to store a password for easy, repeat access. Also, they should regularly maintain employee user names and passwords, requiring password expiration dates, disabling any user names or passwords of former employees, and disabling login names with repeat attempts to sign in with an incorrect password.

2. Statement of the problem

The fact is globally Banks are facing a major change, in terms of providing their services to their customers like going for Core-banking-solution, installing more number of ATM, introducing Internet Banking and more channels by investing few millions. It is seen from the analyst point of view, many Banks are forced to take up more initiatives on implementing as much of alternative channels as possible by various factors like the regulatory and the demand from the customers. On the other hand, there are so many factors influencing the banks to be more cautious on their decision considering the risk(s) and the threat(s) like Hacking, Phishing, Virus and more… which creates resistance amongst the users who are supposed to use the channel. Hence Banks are in urgent need to provide the solutions to the users, which is the Main objective of this Study.

3. Objectives of the study

The following are the major objectives of this study

1) To know the profile of alternate banking users.
2) To analyze and rank the level of perceived risk in the various alternate banking channels
3) To offer valuable suggestion based on findings for the effective managerial implications

4. Review of literatures

Sureshchander and Rajendran (2011), in their paper, focused on investigating the important factors of customers' perceived quality in banks of developing economy like India. The authors had taken 15 public sector banks, 14 private banks and 14 foreign banks for the period under study. The researchers found that there seems to be a great variation in respect of services offered by three groups of banks. They used core services such as human element, systemization of services, tangibility of services and social responsibility as critical factors. They analysed that three groups of banks in India seem to vary significantly in terms of

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service quality factors but from the customer perception of service quality, it could be acceptable only if customers' need could be satisfied at the right time in a right manner.

Yu and Boon (2011), in their study, examined the implications of technological advances in the banking sector in Malaysia. An empirical study was made through a structured questionnaire. The results highlighted that electronic channels provide alternatives for faster delivery of banking services to the customers. They described that prior to adoption of electronic channels like ATMs, kiosks, internet banking; investment costs must be identified to ensure a more cost-effective and efficient execution of echannel services. The authors analysed the commercial banks in Malaysia via frequency analysis and factor analysis. The results of the study indicated that banks' operation management was the main factor affecting the success of ATMs, PC and branch banking, while product innovation and knowledge development factors were found to have most significant effect on the success of banking kiosks and phone banking respectively.

Lustik (2014), in his study, tried to assess the profitability of electronic banking services for the banks. In order to analyse the cost structure for traditional and electronic channel transactions, the author explored the implementation techniques of activity based costing (ABC). The results of the study indicated that electronic channels provide cost saving for banks and their clients. The study revealed that with help of ABC technique, banks can reduce and regulate some costs. It was also found that the decrease in transaction costs after introduction of electronic channels was slower than expected as existing traditional channels could not be closed at the same speed as the new electronic channels were introduced.

Lympero and Chaniotakir (2014) evaluated the implication of e-banking adoption through a survey of the branch employees' perception. The researchers framed a questionnaire of 527 branch employees and analysed the existence of four distinct factors which were hard advantages, soft advantages, market effects and risks. The authors selected 17 commercial banks for the study. They highlighted the advantages which influence the employees feel easy to adopt e-banking, i.e., cost alienation, customer's service and foreign competition. They focused those branch employees perception toward e- banking depends upon their position in branch hierarchy, qualification, employers' size and type of ownership. So, in order to facilitate the promotion of e-banking services, bank managers should make systematic efforts in exploiting internet marketing processes such as continuous education, flawless information and an attempt to minimize negative perception.

Suleiman et al. (2016) studied the impact of E-banking on Malaysian banking sector. The study aimed at providing an overview of E-banking adoption in Malaysia. Out of 53.9

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per cent, who used e-banking, 85 per cent used it for savings bank facility, 55.8 per cent for current account facility, 37 per cent for bill payment, 35.3 per cent for visa /master card and 30.8 per cent used for third party transfer. The researchers analysed websites of the banks in order to know the impact of e-banking. Evaluation of websites contained 32 elements, and a survey was conducted to obtained customers' perspective of e-banking. The researchers overviewed that results of the study cannot be generalize to the general population. Nevertheless, the results provide a fair indication of what services e-banking users find useful and which group of customers were likely to use the services more.

Heng Michael et al. (2016) analysed the impact of e-banking on brick and mortar banks through innovation model. The researchers' analysed 8 core capabilities to assist the banks migrated to e-banking environment. Their capabilities fall into two groups relating to configuration of existing business model. They suggested that banks need to develop uniquely innovative services and products on the one hand and innovative business model that changes the way banks operate on the other. They concluded that eight core capabilities (technical dynamic capabilities and business dynamic capabilities) provided a blue print for sustaining a bank's ability to exploit e-banking.

Siam (2016) evaluated the effects of electronic banking on the profitability of Jordanian banks. The study investigated the reasons behind providing electronic banking services through internet, their impact on banking services in general, and banks profitability in particular. The results of the study revealed that electronic banking services had a negative impact on the profitability of banks in the short run because of increased capital costs involved in technical and electronic infrastructure, cost of training to employees and also the cost involved in creation of environment where the banks can operate smoothly. However, these services had a positive impact in the long run on the profitability of banks. The researcher recommended that banks need to carry out awareness and promotion campaigns to educate clients and aware them of feasibility through reduced time, cost, effort and also to hold training courses for employees to understand the e-banking business strategies.

Manoharan (2017) highlighted the e-payment system in India and its performance impact on Indian banking sector. The author described that competition in banking industry had forced the banks to rethink the way they operate their business. So, e-banking has made it possible to find alternate banking practices. In the paper, the author divided the payment system in India into three parts, i.e., large value payment system, retail payment system, and retail electronic system. Each one includes different categories of e-payment. The author studied the performance of various Indian payment systems in the last three years in which

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RTGS emerged as the principal payment system in India for wholesale payment. The study focused that having a huge opportunity of epayment system in India still 90 per cent of transactions were cash based. So, an effort should be made to increase the use of e-payment, and RBI should make efforts to strengthen the legal framework of electronic banking system.

Suresh (2008) highlighted that recently developed e-banking technology had created unpredicted opportunities for the banks to organize their financial products, profits, service delivery and marketing. The objectives of the study were to evaluate the difference between traditional and e-banking, and to identify the core capabilities for the best use of e-banking. The author analysed that e-banking will be an innovation if it preserved both business model and technology knowledge, and disruptive if it destroys both the model and knowledge. He also differentiated e-banking from traditional banking in five ways, namely, value proportion, market scope, cost structure, profit potential and value network. However, in order to exploit technical and business capabilities of banking, banks should generate more customers inside and outside India so that more revenues could be generated that lead to better future of Indian economy.

5. Research design

Researcher has finalised the research design based on the nature of this study. This research study follows the characteristics of descriptive research design. Descriptive research study focussing to describe the real characteristics of variable being studied to solve the research issues. In this research study used both primary and secondary data. Primary data collected through a well-structured questionnaire. Structure of the questionnaire constructed with the use of a conceptual model. Secondary data collected through already published sources like websites, textbooks, journals and magazines. The sample size for this research study was decided as 650. This sample size decided based on the population standard deviation. Population standard deviation calculated trough trial survey. Trail survey conducted with 50 samples. This trial survey used to the researcher to strengthen the instrument, calculating the sample size, checking the reliability and validity of the instrument being used to measure the perceived service quality towards the risk aspect while using electronic banking services. The researcher used systematic sampling to collect the response for this research study. Appropriate research tools used based on the research issues formed by the researcher.

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6. Data analysis and discussions

6.1 Ranking based on financial risk perceived by respondents using alternate banking channels

S.No	INST	R1	R2	GM	RANK
1	ATM	2.64	2.83	2.74	6
2	CC	3.21	3.03	3.12	1
3	DC	3.10	3.07	3.09	2
4	PB	2.85	3.05	2.95	3
5	IB	2.83	2.98	2.91	4
6	MB	2.72	2.86	2.79	5

Financial Risk, also referred to as economic risk, is the possibility of monetary losses during on-line purchasing (Lim, 2011). In other words, financial risk is the money losses as a result of purchasing any products or services (Laroche, Bergeron and Yang, 2014). The risk perception of the IB customers primarily grows out of the IT lapses and the resultant losses incurred in fraudulent access to customer accounts (Littler and Melanthiou, 2016). Financial risk is the highest risk category, when compared to all the types of risk. Financial risk is having grand mean of 2.93. Credit card is consider as high risk category perceived by respondents with the means score of 3.12. It is high when compared to other alternate channels.

6.2 Ranking based on performance risk perceived by respondents using alternate banking channels

S.No	INST	R3	R4	R5	R6	GM	RANK
1	ATM	2.73	2.94	2.68	2.97	2.83	4
2	CC	2.78	2.89	2.69	3.01	2.84	3
3	DC	2.89	3.04	2.89	3.07	2.97	1
4	PB	2.74	2.89	2.78	2.90	2.83	4
5	IB	2.77	2.88	3.01	3.05	2.93	2
6	MB	2.69	2.81	2.80	2.80	2.78	6

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Performance Risk is the possibility of defect or failure as a result of purchasing a product (Laroche, Bergeron and Yang, 2014). In internet banking, performance risk arises when (a) either money is not transferred on time, or (b) customers have difficulties in accessing the web page or (c) not having enough new web-based services requested by customer (Littler and Melanthiou, 2016). Performance risk is high in debit card. Debit card having grand mean of 2.97. Compared to all the alternate channels debit card having highest performance risk.

6.3 Ranking based on security risk perceived by respondents using alternate banking channels

S.No	INST	R15	R16	R17	R18	GM	RANK
1	ATM	2.77	2.80	2.80	2.94	2.83	4
2	CC	2.85	2.90	3.09	3.01	2.96	2
3	DC	2.74	2.85	2.99	3.03	2.90	3
4	PB	2.63	2.75	2.74	2.95	2.77	5
5	IB	2.72	2.94	3.21	3.24	3.03	1
6	MB	2.57	2.73	2.74	2.91	2.74	6

Security Risk occurs when customers worry that money trasfers from their accounts or their private financial information can be seen by others without their permission; this worry creates security risk (Littler and Melanthiou, 2016). Security risk is the main obstacle in using internet banking. (Polatoğlu and Ekin, 2010). It has been suggested that improved security in protecting personal information can increase the preference for using internet banking (Yousafzai, 2011). Security risk is high in internet banking. Internet banking is having grand mean of 3.03. Compared to all the alternate channels internet banking is having highest security risk.

6.4 Demographic profile of the respondents

- Most of the respondents 59% are belonging to age group of 21 to 30 years. Most of the respondents 67% are male. Most of the respondents 89% are married. Most of the respondents 85% are belonging to occupation of salaried employees. Most of the

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respondents 39% are belonging to income category of two lakhs to 5 lakhs. Most of the respondents 56% are post graduates.

6.5 Respondents opinion towards various aspects of alternate banking services

- Most of the respondents are consent for visiting bank branches for mega size deposits/ withdrawals. Majority of 27% of the respondents are strong consent for the purpose of visiting bank branches for mega size cash deposits/ withdrawals
- Majority of 12% of the respondents are belongs to the occupational category of salaried employees are strong consent for the purpose of visiting bank branches for making complaints about financial or non-financial related problems or to give suggestion for meeting manager or officers of the concern section of the bank
- Majority of 25% of the respondents are belongs to the occupational category of salaried employees are strong consent for the purpose of visiting bank branches for loan processing or providing documents for transactions
- Majority of 23.5% of the respondents are belongs to the occupational category of salaried employees are strong consent for the purpose of visiting bank branches for the purpose of accessing safety lockers with the banks for protecting their valuable documents and valuable jewels, stones… like that
- Majority of 24% of the respondents are belongs to the occupational category of salaried employees are neutral for visiting bank for the purpose of knowing the status of cheque deposited or issued
- Majority of 23% of the respondents are belongs to the occupational category of salaried employees are neutral for the purpose of visiting bank branches for getting customised account statement for legal purposes like filing income tax returns, loan processing… like that.

7. Suggestions of the study

- Significant portion of 11% of the belongs to the occupational category of salaried employees are strong consent for the purpose of visiting bank branches for making complaints about financial or non-financial related problems or to give suggestion for meeting manager or officers of the concern section of the bank. Because, customers of bank are unable to know provision available for online for making complaints and other queries related to the financial and non-financial related issues. So, they must clearly and simply provide the provisions for these services.
- Significant portion of 21% of the respondents belongs to the occupational category of salaried employees and 13% belongs to the income category of two lakhs to 5 lakhs

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are consent d that geographic location is the problem for the respondents to go for bank branches for their transactions. So, considerable number of respondents having the problem min accessing bank due to the geographical location. So, the bankers must understand the location feasibility for accessing the bank by the customers.

- Significant portion of 33% belongs to the occupational category of salaried employees and 19% belongs to the income category of above 5 lakhs are consent d that problems in accessing the bank branches due to lack of time unable to go for bank branches. Bankers must provide flexible time for transactions and complete the service quickly and efficiently to reduce the queue for the services.
- Significant portion of 35% of the respondents belong to the educational qualification of post graduate frequently used ATM for the transaction. It implies that most of the literate people may use ATM for the transaction. But illiterate or less literate people hesitate to use ATM for the transactions. So, the bankers must establish more number of biometric ATMs for the transactions.

- 22% of the respondents use credit card belong to the educational qualification of post-graduation are use whenever required. It seems to infer that most of the respondents are hesitate to use credit card, even they don't want to buy and not having occasion to use credit cards. Bankers must communicate the information regarding to the usage of credit card and term and conditions related to the credit card.
- Significant portion of 29% of the respondents belongs to 21-30 years are frequently use internet banking. But rest of the age group not having proper awareness and benefits of using internet banking. So, the bankers must create some awareness for using internet banking.
- Few of the respondents (15%) are belong to the income category of above 5 lacs may neither satisfied nor dissatisfied with the answer provided by the customer care. So, bankers must concentrate the performance of customer care executives for providing the proper customer response.

8. Conclusion

The growth of alternative delivery channels is redefining the role and use of the branch, earlier branches were standalone and does not have any relation with other branches. However, now we got core banking system, which was implemented in almost all banks, by which the customer can access his account from any of the branch even other than where he

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maintains his account. But due to some limitations and constrains prevailing while using banking branches for the transactions, alternate banking channels are the best solution to solve the problems existing in branch banking.

This present study takes an attempt to evaluate the consumer risk perception and preference and behavior towards the alternate banking channels. Separate model provided to evaluate the risk perception of customers while operating alternate banking channels. Most of the researchers concentrating on risk perception of baking industry. But for this present study has take an attempt to evaluate the consumer self-confidence influencing the risk perception of alternate banking channels. So, it is a new attempt for evaluating the risk perception based on social-economic and demographic variables.

Majority of the respondents belongs to the occupational category of salaried employees are strong consent d that problems in accessing the bank branches due to lack of time unable to go for bank branches, Majority of the respondents who are post graduates regularly use alternate channel banking services-ATM, Majority of the post graduates respondents are extremely uncharacteristic about prior to purchase information, Majority of the married respondents are extremely uncharacteristic that the frequently struggle over what to buy, Majority of the married respondents are extremely uncharacteristic that the not satisfied with the frequent purchase, Majority of the respondents completed post graduates are extremely uncharacteristic that seems sales tricks used to get consumers to buy, Majority of the respondents belongs to the salaried employee category consent d that time risk will be there while accessing ATM to complete transaction in these channel, Majority of the respondents belong to the occupational category of salaried employee consent d security risk of internet banking suspicious about reliability of the bank chosen for these alternate channel transactions

The major suggestions given by this study for bankers are they must clearly and simply provide the provisions for these services, the bankers must understand the location feasibility for accessing the bank by the customers, Bankers must provide flexible time for transactions and complete the service quickly and efficiently to reduce the queue for the services, The bankers must establish more number of biometric ATMs for the transactions, Bankers must communicate the information regarding to the usage of credit card and term and conditions related to the credit card, bankers must create some awareness for using internet banking, bankers must concentrate the performance of customer care executives for providing the proper customer response, the server may reach the capacity. So, the system may slowed for completing the transaction. So, bankers must increase the number of ATMs ,

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increase the speed of machine while in operation and provide proper power package while power cut, banker must facilitate the information for the financial or non-financial transaction done by the customers, banker need to update the status of transaction quickly and in multiple disclose information for eg: send SMS to registered mobile number promptly, e-mail about the status, confirmation through call Centre, banker must take these issues into the consideration. So, they need to tighten the security and privacy aspects of customers. Banker must execute transaction by verifying the one time password send by the SMS to registered mobile number of the respondents and authenticating the debit card while entering into the financial transactions,

Finally researcher would like to conclude that this study provide proper platform for measuring perceived risk in banking industry especially to the alternate banking channels and it will help the future researcher in the field of banking and financial services.

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