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To Study the Impact on the Perception of Banking Customers toward E-Banking (A Case Study of Jk Bank Customers)

Muzzamil Rehman[1*], Dr. Babli Dhiman[2]

[1]Ph.D. Scholar at Mittal School of Business, Lovely Professional University, and Punjab, India (144411)*
[2]Professor and Head at Mittal School of Business Lovely Professional University, Punjab, India (144411)

Email: [2]babli.dhiman@lpu.co.in
Corresponding Email: [1]muzzamilsir786@gmail.com*

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Abstract: ***Modern banking practices, including fractional reserve banking and the issue of banknotes, emerged in the 17th and 18th centuries. Merchants started to store their gold with the goldsmiths of London, who possessed private vaults and charged a fee for that service. The study sought to determine the impact on the perception of J&K bank customers with emerging Modern Banking. The study adopted a Descriptive research design on a sample size of 150 respondents in which 75 respondents were Men and 75 were women respondents which makes our research more sound and concrete, who were selected through Convince Sampling Technique (due to shortage of time because it was a project that requires a lot of time) from a target population of 1500 consisting both men and women, Government employees and self employed and married as well as unmarried which made our research more fruitful. It was concluded that the emerging the Bank was not able to change the perception of the J&K bank customers. The customers of the Bank still consider this Bank as a sound financial Institution for investment, they are also ready to be the customers of this in the future as well, and they also recommend others to avail the facilities from the J&K Bank, which shows the faith and trust on the Bank. They were not impressed by all the modern schemes and policies adopted by the new banks in the State. They are fully satisfied with the services and facilities provided by the Bank. It proved our set hypothesis wrong which was Emerging new banks have changed the perception of J&K bank customers. Finally, it was revealed that the customers of this have the same perception and Image of this Bank as a Universal bank.***

Keywords: ***J&K Bank, Perception, Modern Banking, Emerging Technology and Customers.***

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1. INTRODUCTION

Banking is as old as the money itself is; banking in its modern sense, evolved in the 14th century in the rich cities of Renaissance Italy but in many ways, was a continuation of ideas and concepts of credit and lending that had their roots in the ancient world. The largest Bank, and the oldest still in existence, is the State Bank of India, which originated in the Bank of Calcutta in June 1806 and almost immediately became the Bank of Bengal. This was one of the three presidency banks, the other two being the Bank of Bombay and the Bank of Madras, all three of which were established under charters from the British East India Company. The three banks merged in 1921 to form the Imperial Bank of India, which, upon India's Independence, became the State Bank of India in 1955. For many years the presidency banks acted as quasi-central banks, as did their successors until the Reserve Bank of India was established in 1935. In 1969 the Indian government nationalized all the major banks that it did not already own, and these have remained under government ownership. They are run under a structure know as a 'profit-making public sector undertaking' (PSU) and are allowed to compete and operate as commercial banks. The Indian banking sector is made up of four types of banks, as well as the PSUs and state banks; they have been joined since the 1990s by new private commercial banks and a number of foreign banks. Banking in India was generally fairly mature in terms of supply, product range, and reach-even though reach in rural India and to the poor still remains a challenge. The government has developed initiatives to address this through the State Bank of India expanding its branch network and through the National Bank for Agriculture and Rural Development with things like microfinance.

1.1 Jammu and Kashmir Bank

The Jammu and Kashmir bank was established on 1 October 1938 under a letters patent issued by the Maharaja of Jammu and Kashmir, Hari Singh. The Maharaja invited eminent Kashmir investors to become founding directors and shareholders of the Bank, the most important and notable were Abdul Aziz Mantoo, Pesten Gee, and Bhaghat Family, all of whom acquired major shareholders.

The Bank started its operation on 4 July 1939 and was considered the first of its nature and composition as a State-owned bank in the country. Later on, the Jammu and Kashmir Bank became the Semi-state Bank with participation in the capital by the State and the public under the control of the State Government. In 1971, the Bank acquired the Status of a Scheduled Bank and was declared as an" A" Class Bank by the Reserve Bank of India in 1976.

The Jammu and Kashmir Bank had faced many serious problems at the time of Independence when out of its total of 10 Branches, 2 Branches of Muzaffar Abad, Rawalakot, and Mirpur fell to the other side of the line of control (Now Pakistan-Administered Kashmir) along with cash and other assets. Following the extension of central laws to the State of Jammu and Kashmir, the Bank was defined as a Government company as per the Provisions of Indian Company Act 1959. Mushtaq Ahmad is the New Chairman and CEO of the Jammu and Kashmir Bank. Jammu and Kashmir Bank's annual report 2008-09 has won 3 awards at the prestigious LACP 2009 Vision Awards- the world's largest Award program for annual Reports, organized by California-based League of American Communications Professionals (LACP), US.

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The other awards also include –Rank 73 on the top hundred list of annual reports from around the world, Platinum Award in the Commercial Banks-UP to $10 Billion annual revenue from the Asia Pacific Region and Silver Award for Most Creative Report across all sectors from the Asia Pacific Region. The Jammu and Kashmir Bank functions as a universal bank in the State of Jammu and Kashmir and also as a specialized Bank in the rest of the country. This is the only private sector bank designed as an RBI" S agent for the banking business of the Central Government, besides collecting central taxes for CBDT.It was only recently that Jammu and Kashmir Bank became a billion-dollar company. Governed by the Companies Act and Banking Regulation Act of India, it is regulated by RBI and SEBI. It finds a listing on the National Stock Exchange (NSE) and Bombay Stock Exchange (BSE) as well.

Review of Literature

The base of every research needs an encyclopedia or reviews. The review gives a continuation of the study (Pros and Cons). In this paper, the researcher focuses on the important literature reviews regarding the perception of banking customers. As we know that J&K Bank is a Semi-Government that was founded on 1 October 1938 under the letters patent is issued by the Maharaja of Jammu and Kashmir, Hari Singh. The Bank has its Headquarters in Srinagar, Jammu, and Kashmir. It is the literature review that makes our research concrete and sound.

- Safeena et al. (2010) conducted research on (Impact on Consumers' perception with the adaptation of the Internet). The findings of the research show that perceived usefulness, consumer awareness, and perceived risk are the important determinants of online banking adoption and all these variables have strongly and positively effect on customers to accept online banking system.
- Rao, K. Rama Mohana and Lakew, TekesteBerhanu (2011) conducted a research on (the impact of service quality on the perception of customers). The research reveals that the Reliability and Assurance of service quality are some of the important dimensions that scored the highest ratings while the Tangibles dimension got the lowest score. It was also revealed that a strong dissimilarity in service quality perceptions between customers of private sector and public sector banks.
- Santhiyavalli, G. (2011) Conducted a research on the topic (customer's perception of service quality of the select branches of State Bank of India and study the major factors responsible for their satisfaction). A significant Model was used in this research SERQUAL Model and the conducted study indicates that four dimensions' Reliability', 'Responsiveness', 'Empathy' and 'Tangibility' are the major factors responsible for customer satisfaction.
- Dharma lingam, S. And Kannan K. V. (2011) a study was conducted on (service quality in retail banking in the Tamil Nadu, the study was based on different levels of customers' perception regarding service quality). Data are collected from Three Private Banks, i.e. ICICI, AXIS and HDFC Bank. Sample size of this research is 240.The conducted examines that the customers' perception is highest in the tangibles area and very low in the Product Variety area.
- Subha, R. (2010) Conducted a research on the topic (Impact on the perception of Banking customers with the FDI).The findings of the research shows that FDI have a positive impact on the banking customers. It does not change the e perception of the banking customers.

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- Drennan, Sullivan & Previte (2006) have suggested that internet banking services are Highly cheap for the banking companies. They categorically suggested that Internet Banking services cost one thirteenth of a teller transaction. Ho and Lin (2010) declared That from 1996 to 1998, internet banking services has remained stagnant because of Inappropriate technology development and customer acceptability to use Internet Banking service.
- Visan and Rahul (2007) have conducted a research on the topic Impact on the perception of banking customers with foreign Banking. The study revealed that the foreign banking has a positive impact on the perception of banking customers. It was a study that was conducted on 10000 banking customers.
- Chang and Chen (2009) have revealed that the potential adopters of internet banking Services perceive that the technological solutions are not secure and safe and can cause Mistakes and errors in accomplishing the transactions. Therefore, there are more likely Not to adopt the internet banking services.
- Moutinho and smith(2000) Conducted a research on the perception of banking customers emphasized that human and technology based delivery channels were greatly linked with the customers' perceptions of how these bank services were delivery to them and pointed out that these perceptual outcomes would affect the level of bank customer satisfaction, retention and switching.
- Litter and Melanthio,D(2006) Conducted a researchConsumer perception of risk and uncertainty and the implication s for behavior towards innovative retail services. The findings of the research shows that the uncertainty and risk are the two most important factors that put impact on the perception of banking customers.
- Miyazyki and .Fernadez (2001) conducted a research on the topic impact on the perception of banking customers in relation to privacy and security. The research shows that banking customers are very sensitive toward privacy and security. Modern banks are advised to be very rear with security and privacy.

2.1 Research Gap

The review of literature that I have written above clearly reveals that at this time, no research was previously conducted on the topic of impact on the perception of J&K Bank customers with emerging new Banks.

Hence this research fills the gap by analyzing the responses given by the respondents through the Questionnaire, even though it was done at the micro level in the area of Magam, where we have J&K Bank, HDFC Bank, State Bank of India, Grameen, and Cooperative Bank.

2.3 Objectives of Study

- To study the impact on the perception of J&K Bank customers with emerging new Banks.
- To know whether the customers of J&K Bank want to invest in other Banks in the State.
- To study the modern methods and strategies used by the Bank to protect customers' perceptions.
- To study the various facilities provided by the other banks, which could change the perception of J&K bank customers?
- To know the future planning of the J&K Bank customers.

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- To know whether the customers of J&K online banking services like mail ATM and bill payments are more advanced compared to the services of other banks.
- To suggest some ways to the Bank so that it can retain the perception of its customers.

3. RESEARCH METHODOLOGY

Research methodology is said to be the backbone of research. For every comprehensive research, a proper research methodology is indispensable & it has to be properly conceived. The methodology followed by me is as follows:-

3.1 Research Problem

➢ To analyze the impact on the perception of J&K Bank customers with emerging new Banks in the State of Jammu and Kashmir, Like HDFC, ICICI, and other Banks.

3.2 Hypothesis of the Study

A research hypothesis is the statement created by a researcher when they speculate upon the outcome of a research or experiment.
For the study of the impact on the perception of J&K bank customers with emerging new banks in the market, the following hypothesis was set up.

- H_1: The Emerging new Banks Have Changed the Perception of J&K Bank Customers about the J&K Bank. (Develop a negative perception about the Bank)
- H_0: The Emerging New Banks do not Change the perception of J&K Bank Customers.
- H_2: The customers of the J&K bank are impressed with the schemes and offers provided by the emerging new banks.
- $H_{0:}$ The customers of the J&K bank are not impressed with the schemes and offers provided by the emerging new banks.

3.3 Objectives of Study

- To study the impact on the perception of J&K Bank customers with emerging new Banks.
- To study the modern methods and strategies used by the Bank to protect the perception of customers.
- To study the various facilities provided by the other banks, which could change the perception of J&K bank customers?
- T suggests some ways for the Bank so it can retain the perception of its customers.

3.4 Scope of Study

This study provides insight of the impact on the perception of the J&K Bank Customers with emerging new banks in the State like HDFC, ICICI and other banks.

3.5 Research Design

According to Clifford Woody, "research comprises defining and redefining problems; formulating hypothesis or suggested solutions; collecting, organizing and evaluating data;

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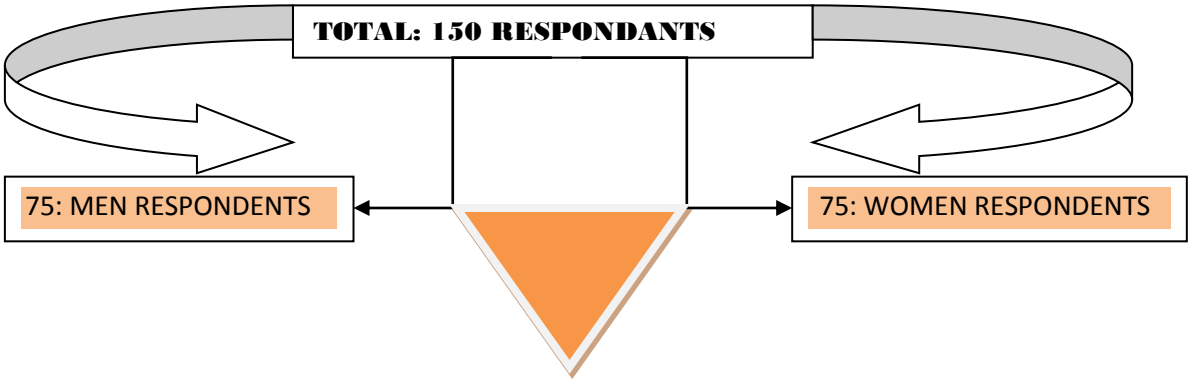
making deductions and reaching conclusions; and at last, carefully testing the findings to determine whether they fit the formulating hypothesis.
This research is divided into two parts:
Exploratory research is based on a survey of the concerning literature. A sample survey was conducted with the help of the Scheduling Method of collecting data i.e., personally, the enumerator visited and got the questionnaires filled from the respondents. The enumerator in this method helps the respondents in recording their answers to various questions in the said schedules.

3.6 Sources of Data

As we know that it is only the data through which we can prove our hypothesis. There are two types of data, viz. primary and secondary. The **primary data** are those which are collected fresh and for the first time and thus happen to be original in character.
The **secondary data**, on the other hand, are those which have already been collected by someone else and which have already been passed through the statistical process.
For this research report, primary data was collected through questionnaires from account holders of J&K Bank, and there was no bias on the part of the enumerator while selecting the Sample for the analysis.

3.7 Sample Size



A sample size of 150 respondents was taken out of the total customers having their accounts in the J&K Bank Branch Magam.

3.8 Sample Area

The sample area was The Entire Area of Magam with the customers of J&K Bank who were visiting the Bank.

3.9 Samplin Technique

(Convince sampling technique was used)
Convince Sampling is a type of non-probability Sampling. Under this technique, the Sample is selected at the convincing of the researcher. In this type of technique, those samples are chosen which are very near to the researcher and are easily available in the population. Of all sampling types, convenience sampling is the least expensive and least time-consuming.

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A non-probability sampling procedure was used. Non-Probability Sampling relies on the personal judgment of the researcher rather than a chance to select sample elements. The researcher decides which elements to take in the Sample. Because there is no way of determining the probability of selecting any particular element for inclusion in the Sample, the estimates obtained are not statistically projectable to the population.

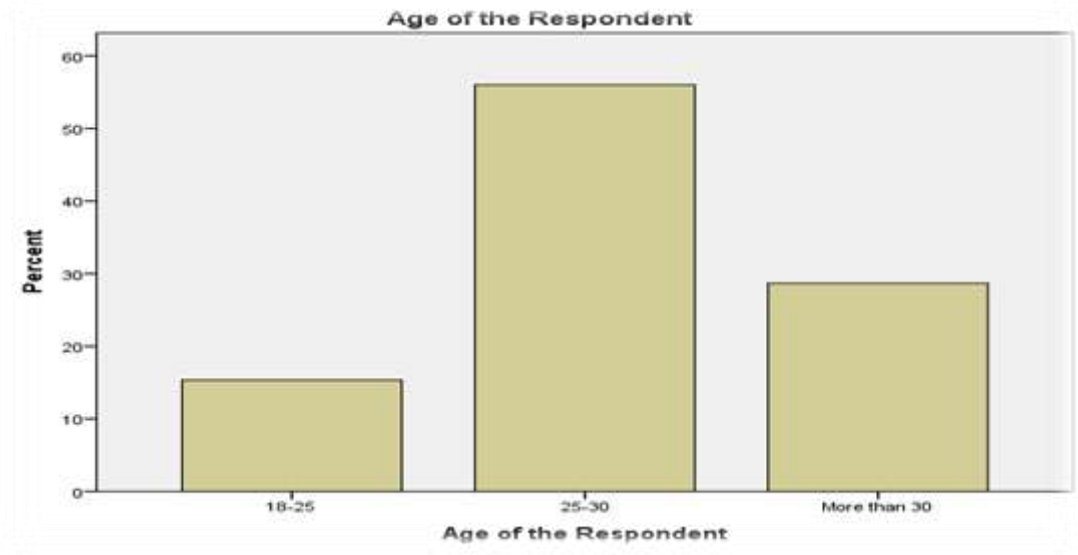
3.10 Statistical Tools Used

The various statistical tool used were data distribution tables, graphs, and pie charts. Hypothesis testing through the Z and Chi-Square tests was used to study the impact on the perception of J&K customers with emerging new banks in the State.

4. RESULTS

Age of the Respondent **Table 4.1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	23	15.3	15.3	15.3
	25-30	84	56.0	56.0	71.3
	More than 30	43	28.7	28.7	100.0
	Total	150	100.0	100.0	



Interpretation:

In this research the respondent of all the ages were taken into consideration so that proper results are ascertained. From the above it is quite clear that maximum number of respondent are of the age range from 25-30 then at the 2nd place is the age group of more than 30 and finally the last group is of the age group of 18-25 which is 15.3%.The mix up of customers made this research more sound.

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Marital status of the customers Table 4.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	73	48.7	48.7	48.7
	Unmarried	66	44.0	44.0	92.7
	Separated	11	7.3	7.3	100.0
	Total	150	100.0	100.0	

Interpretation:
so far as the Marital status is concerned maximum no of Respondents of married equal to 48.7% and at the 2nd is unmarried and finally separated equal to 7.3%,in this a proper mixture of candidates was made so that we can check the perception of customers of J&K in a more better way.

Occupation of the Respondent Table 4.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	student	23	15.3	15.3	15.3
	Govt Employees	87	58.0	58.0	73.3
	self employed	35	23.3	23.3	96.7
	Other	5	3.3	3.3	100.0
	Total	150	100.0	100.0	

Interpretation:
In this above stated Box it is quite clear that most of the Respondents are Govt employees equal to 58%, we also have a good percentage of self employed respondents which makes our research more concrete and sound. From the above mentioned mixture we have only a small portion of the respondents who belong to the other category approximately 3.3%.We tried our best to analyze the from all the sectors.

How long you have been the customer of this Bank? Table 4.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	up to 3 years	55	36.7	36.7	36.7
	Up to 5 years	51	34.0	34.0	70.7
	More Than 5 years	44	29.3	29.3	100.0
	Total	150	100.0	100.0	

Interpretation:
From the above graph and the table it is quite clear that we have taken respondents who are new, old and in between it was done only to evaluate the perception of new as well as the old customers of the Bank. We have 36% customers who are new and 34% old and the remaining percentage is others i.e. more than five years. It was only done to analyze the impact of new banking on the customers of J&K bank customers.

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What was the main reason for which you contact this Bank? Table 4.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Loan	17	11.3	11.3	11.3
	Cash deposits	107	71.3	71.3	82.7
	Salary Account	26	17.3	17.3	100.0
	Total	150	100.0	100.0	

Analysis:
This is the analysis of the responses given by the respondents when a question was asked to them about the reason for which they contact the Bank. From the above table is quite clear that most of customers want to deposit their money into this Bank this shows the faith and trust of the customers on the J&K bank. Out of the total Respondents 71.3% prefer to deposit their money and others are very small portion. With emerging new banks still the customers have faith and trust on this Bank because we taken 56% those respondents who are new to the Bank.
Most of the respondents were the savings Account Holder approximately 78% with a business account of 10.7% and the loan account of 11.3%.The perception of all the account was thoroughly analyzed and the comments were made for the benefit of the organization. Today in the present era of globalization customers are more educated they can easily differentiate what is good and what is bad. All the respondents were whether they are aware about the modern and new banks introduced in the State like HDFC,ICICI and others maximum no of customers replied that they are aware of all the Bank, it laid down a sound foundation for our research, because we were going to evaluate the perception of customers. It is quite clear that more than 95% of Customers still prefer J&K Bank and believe that it is the sound Bank which is financial well versed and concrete institution. It is easy to understand that emerging new banks HDFC, SBI, AXIS and Others does not change the perception of J&K bank customers. Only a small portion of the customers that is less than 5% have changed their perception about this Bank.

Suggestions and Recommendations
From the analysis of all the data collected directly or indirectly, we came to know that the
The emergence of the new banks did not harm the perception of customers of J&K Bank. They are still with the same perception that the way of prosperity for them is the J&K Bank. Even though a small portion of the bank customers have started thinking of other banks for their future investment but majority of the customers are with the same Image about the Bank, the J&K Bank should not ignore the strategies of the new emerging Banks and the Bank should leave no stone unturned to retain the perception of J&K Bank customers. Some of the suggestions that I would like to state after the analysis of the data are as under.

- First of all, the Bank should take into consideration those customers who are planning to invest in other banks in the future. These customers should be properly motivated and retained, and a new brand image should be developed in their eyes.
- As it was revealed from the analysis collected that maximum customers of J&K bank still believe that J&K bank is a sound financial institution in the State, so the Bank

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should provide all the financial assistance to its loyal customers to retain this Image and perception.

- The Bank should design new policies and programs keeping in view the strategies of its competitors. Being as a market leader the J&K bank should take these steps cautiously. These policies will help the Bank to build and retain a perfect in competitive environment.
- The J&K Bank should try its best to contribute some part of its reserves for society to fulfill the CRS. This contribution will develop a sound image of the Bank and will help to gain a good reputation.
- The Bank should provide better services, including embanking, anywhere banking, internet banking, Merchant Acquiring, SMS banking, Debit Cards, and Credit Cards, than the HDFC, State Bank, Grameen, ICICI, and Cooperative Banks. So that a different picture would be created in the eyes of the general public about the urban-co-operative Bank

5. CONCLUSIONS

Finally at the end after analyzing the data collected from the respondents, we may conclude that the customers of the J&K bank are still with the same perception, and the brand image of the Bank is in their eyes. Based on the findings, it was concluded that the emerging Bank was not able to change the perception of the J&K bank customers. The customers of the Bank still consider this Bank as a sound financial Institution for investment, they are also ready to be the customers of this in the future as well, and they also recommend others to avail the facilities from the J&K Bank, which shows the faith and trust on the Bank. They were not impressed by all the modern schemes and policies adopted by the new banks in the State. They are fully satisfied with the services and facilities provided by the Bank. It proved our set hypothesis wrong which was Emerging new banks have changed the perception of J&K bank customers. Finally, it was revealed that the customers of this have the same perception and Image of this Bank as a Universal bank. It is advisable for the Bank to work with the same speed and tone and work as a universal bank in the whole State. They should not worry about the policies and procedures used by the other banks but should retain their present customers as well as the others in the market.

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