



# A Study On Customer Perception Towards E-Banking Facilities In Tamilnad Mercantile Bank With Reference To Tirupur City

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## ABSTRACT:

This study investigates customer perceptions of e-banking facilities at Tamilnad Mercantile Bank (TMB) with a focus on Tirupur city. It aims to evaluate how customers view the convenience, security, and efficiency of TMB's digital banking services. Using a combination of surveys and interviews, the research gathers data from a diverse sample of TMB customers in Tirupur. The findings reveal varying degrees of satisfaction across different aspects of e-banking, including ease of use, transaction speed, and customer support. Key factors influencing customer perceptions include the reliability of online transactions and the quality of technical assistance. The study concludes that while many customers appreciate the innovative features of TMB's e-banking services, there is room for improvement, particularly in enhancing security measures and streamlining customer support. Recommendations are provided to help TMB enhance its digital offerings and better meet the needs of its customer base in Tirupur.

**Keywords:** Customer Perception, Digital Banking Services, User Experience, Financial Technology, E-Banking Adoption.

## I. INTRODUCTION

Customer perception towards e-banking facilities in Tamil Nadu Mercantile Bank (TMB) plays a crucial role in shaping the bank's digital strategy and customer satisfaction levels. E-banking facilities encompass a wide range of services, including online banking, mobile banking, electronic fund transfers, bill payments, and more. Understanding how customers perceive these services is essential for TMB to enhance user experience, address concerns, and capitalize on opportunities in the digital banking landscape. To gauge customer perception towards e-banking facilities in TMB, a comprehensive study involving surveys, interviews, and data analysis is necessary. The study aims to uncover insights into various aspects of e-banking services, including usability, security, convenience, reliability, and customer support. Firstly, the study defines

its objectives, aiming to identify strengths and weaknesses in TMB's e-banking offerings and understand customer preferences and main points. The research methodology involves designing a structured questionnaire that covers key aspects of e-banking services and selecting a representative sample of TMB customers across different demographics and banking behaviors. The survey explores customers' experiences with TMB's e-banking platforms, assessing factors such as ease of use, accessibility, transaction speed, interface design, and security measures. It also investigates customer satisfaction levels, concerns regarding data privacy and security, and preferences for additional features or improvements. Data collection involves administering the survey through various channels, including online platforms, email invitations, and in-person interviews. Anonymity and confidentiality are ensured to encourage honest feedback from customers. The collected data are then analyzed using statistical methods and software tools to identify trends, correlations, and areas for improvement. The findings of the study reveal valuable insights into customer perception towards e-banking facilities in TMB. Overall, customers appreciate the convenience and accessibility offered by TMB's digital banking platforms. They value features such as real-time account monitoring, quick fund transfers, and electronic bill payments, which streamline banking processes and save time. However, the study also highlights areas of concern and areas for improvement. Some customers express reservations regarding the security of online transactions and the protection of personal and financial information. They emphasize the importance of robust authentication measures, encryption protocols, and proactive security measures to safeguard against cyber threats and fraud. Furthermore, the study identifies opportunities for TMB to enhance its e-banking services and differentiate itself in the competitive banking landscape. Customers express interest in innovative features such as biometric authentication, personalized financial insights, and seamless integration with third-party applications and platforms. They also emphasize the need for responsive customer support and user-friendly interfaces across different devices and operating systems. Based on the study findings, TMB can formulate actionable strategies to improve customer satisfaction and loyalty. This may include investing in technology infrastructure, enhancing cyber security protocols, launching targeted marketing campaigns, and fostering a culture of innovation and continuous improvement.

## II. LITERATURE REVIEW

This study observes the following researches for references, **Mr. Rajesh Kumar Srivastava (2007)**, "A Customer's Perception on Usage of Internet Banking". The study reveals that consumers' perception of internet banking can be changed by awareness programs, friendly usage, reduced charges, proper security, and the best response to services. It also suggests that bankers should focus on awareness and the environment surrounding individuals, as the environment can influence their behavior and decisions. For consumers who don't use internet banking services, having all facilities at their disposal is not the biggest issue. **Divya Singhal, V. Padhmanabhan (2008)**, "A Study on Customer Perception towards Internet Banking: Identifying Major Contributing Factors". The analysis using statistical tools reveals that factors responsible for internet banking include utility request, security, utility transaction, ticket booking, and fund transfer. Over 50% of respondents found internet banking convenient, flexible, and transaction-related, making it a "need to have" service rather than a "nice to have". **Mr. C.S. Ramanigopal, Mr. G. Palaniappan (2011)**, "Customer Perception towards

Internet Banking Services". The marketing mantra "Customer is a King" is no longer just a slogan; it's a reality due to increased customer awareness and preferences. Customers expect concern and commitment, making customer-centric approaches crucial. In today's competitive environment, the "Best" can survive, and modern technology is essential for better service. Internet banking success depends on attitude, commitment, and customer satisfaction. **Ms. Fozia (2013)**, "A Comparative Study of Customer Perception toward E-banking Services Provided By Private & Public Sector Bank". The study analyzes customer perception of e-banking services, focusing on age and occupation. Successful e-banking requires commitment, understanding customer needs, and a large customer base. Different age and occupation groups have different perceptions and usage levels. Banks should focus on all age groups and occupation groups for better e-banking practices. The study shows that all customer groups are interested in using e-banking services. **Dr. AL. Malliga, S. Akilandeswari (2014)**, "Customers Perception towards Online Banking Services". Online banking is revolutionizing the banking industry, making it a "need to have" rather than a "nice to have" service. It has increased ease of transactions, reduced time and cost, and increased operational efficiencies. Banks invest heavily in setting up these facilities, but success depends on getting customers to switch. Online banking offers value-added services, fulfilling the essential prerequisites for a flourishing banking industry. **Dr. N.V. Kavitha, K. Usha Rani (2014)**, "A Study on E-Banking Services: Perceptions of Select Customers". The Indian banking industry is embracing e-banking, reducing costs and increasing customer satisfaction. Despite facing challenges, banks are making efforts to adopt advanced technology and e-delivery channels. Benefits include convenience, expanded product offerings, and geographic reach. However, e-banking is a challenging business, and the younger generation is beginning to see its benefits. In the future, e-banking will become an acceptable and preferred mode of banking. **Dr. Uday Singh Rajput (2015)**, "Customer Perception on E-Banking Service". The study examines customer perception of e-banking services, focusing on leisurely usage such as ATMs and home banking. Only 95% of people are aware of e-banking, with 89% using it regularly. 45% find it time-saving, 37% easy, 46% safe, 43% accurate, 40% 24 hours available, 41% cost-effective, and 42% speedy. Frequently used services include ATMs, bill payments, and bank statements. However, many people lack knowledge about computers and internet, causing hesitation in using e-banking services. **Ganpathi R (2016)**, "Customer Perception towards Internet Banking Services in Sivagangai". The marketing mantra "Customer is a King" is no longer relevant as customer awareness and preferences have increased. Customers expect concern and commitment, leading to a customer-centric approach. In a competitive environment, the "Best" can survive, requiring modern technology for better service. Internet banking success depends on attitude, commitment, and involvement at all levels, as well as customer benefits. **Raman Ghuman (2017)**, "Customer Perception towards Internet Banking: Identifying the Major Contributing Factors". Internet banking is becoming a necessity for banks to remain competitive and satisfy customers. A study evaluating customer perceptions found that promptness and efficiency, ease of use, service quality, integrity, trust, intention to continue, technological structure of the website, and usefulness are major factors influencing online banking usage. Implementing quality initiatives should begin with defining customer needs and preferences. **Dr. Shubhi Dhaker (2017)**, "An Empirical Research on Customer Perception towards E-Banking Services". E-Banking services have significantly improved customer satisfaction, customer base, and bank benefits. Customers derive numerous benefits from E-Banking over traditional methods. However, there

are both positive and negative factors affecting adoption, and banks should address these issues. **Rambabu Lavuri (2018)**, “Customer Perception towards E-Banking Services: A Study on Public and Private Banks”. The research aimed to study consumer perception of e-banking services in Hyderabad city. Data was collected through questionnaires and analyzed using percentages and Independent sample t-test. Results showed no significant difference between public and private banks in terms of e-banking services or customer perceptions. The majority of respondents were male, aged 31-40, and had a degree or higher. **Mrs.K.Nalini, Mrs.N.A.Ancy Simi (2019)**, “A Study on Customer Perception towards E- Banking Services of SBI”. The researcher found that SBI online banking is convenient and trustworthy, with respondents being neutral about its services. The majority of respondents in Coimbatore city, due to its industrial base and educational institutes, use SBI's services. The quality of service is attributed to skilled human resources and the bank's culture. SBI's innovative ideas and commitment to customer privacy make it a popular choice. Online banking plays a crucial role in daily activities, highlighting the need for improvement in Coimbatore city. **Mrs.B.Vignaneswari, Mrs.M.Pravallika (2020)**, “Customer Perception on E-Banking-A Study”. Due to COVID-19 lockdowns, many people are opting for mobile app banking for accessing financial services. The Pradhan Mantri Jan-Dhan Yojana (PMJDY) initiative, which ensures access to banking, savings, and deposits, has led to a significant increase in digital readiness for online or mobile banking. This presents an opportunity to make digital financial services accessible to all. **Dr. Prabhat K. Dwivedi, Archana Chaturvedi (2021)**, “A Study on Consumer Perception towards E- Services of ICICI Bank”. The majority of respondents preferred their branch due to its quality of service, convenience, and popularity. Nearby proximity was preferred by 52% of consumers, while 71% agreed. The most common problem faced by bank customers was service delays in branches, staff dissatisfaction, and loan sanctions delays. Despite the small proportion of problems, transactions were relatively smooth. The analysis confirmed the various aspects of ICICI bank's services and consumer views. **Dr. Sowmya Praveen K, Dr. C.K. Hebbar (2021)**, “A Review on Customer's Perception towards E-Banking Services”. The study aimed to understand customer perceptions of E- Banking services. Public sector banks provided poor facilities, while private sector banks offered better services. Private sector banks charged more, suggesting that both public and private sector banks should provide good services at reasonable rates. Customers are the king of the market, so banks must serve them well. **Dr.S.Subbulakshmi, Mrs.J.Priya (2021)**, “Customer's Perception towards E-Banking Services Offered by HDFC Bank in Chennai”. HDFC Bank, a rapidly growing private sector bank, offers customized e-banking services tailored to customers' needs and expectations. The study reveals that e-banking is a necessity for smartphone users due to its advantages and effectiveness in protecting customers and the banking system against cybercrime. Despite minor security issues and slow servers, customers are attracted to e-banking for its convenience and quick services. **Keerthana A, Kavitha Rajayogan (2021)**, “A Study on Customer Perception towards Internet Banking In Chennai”. The research aimed to understand customer perception of internet banking in Chennai and identify factors affecting usage behavior. Over 50% of respondents are satisfied with the usefulness and ease of internet banking, while 2.7% are above 50. Banks need to educate these customers and address security risk factors, as 48% of respondents believe they face hacking issues. **Mr. Aumkar Prasad (2022)**, “Customer Perception towards E-Banking Services in Selected Public Sector Banks”. Online banking is becoming a necessity in the banking industry, improving speed, reducing costs, and making transactions easier. Banks

invest in building facilities to convert clients, but the success of online banking depends on convincing them to convert. Customers expect concern and commitment, leading to a customer-centric approach. Modern technology is essential for better service, and online banking boosts operational effectiveness, lowers costs, and provides value-added services, meeting the requirements for a thriving banking sector. **Dr. Krishan Lal Grover (2022)**, “A Study on Customer’s Perception towards Online Banking”. This study surveyed 64 online banking customers, primarily students and employees aged 18-25. The majority are knowledgeable about online banking services, with 88.4% satisfied. Customers primarily learn about services from banks and friends, but security, technical issues, and lack of guidelines affect their usage. However, some customers may not use online banking. **Dr. Thamilselvan. R, Papunuka Lakshmi (2022)**, “Customer Perception on E-Banking Services of Public and Private Sector Banks in Hyderabad Region”. The research focuses on customer perception of e-banking services in the Hyderabad region, highlighting the importance of customer delight and support in financial institution profitability. The study concludes that electronic banking culture is spreading rapidly among customers, with factors like physical aspects, reliability, security, privacy, and efficiency influencing customer perception. Public and private sector banks have a positive opinion on electronic banking systems.

### Objective

The study examines customer perception of e-banking facilities in Tamilnad Mercantile Bank (TMB) by examining user experience, security, convenience, reliability, customer support, satisfaction levels, and adoption rates. The research uses survey instruments, interviews, focus groups, and data analysis to gather insights. The study aims to provide recommendations for improving service quality, customer satisfaction, and digital banking experiences, addressing potential limitations such as sample bias and data validity.

### III. METHODOLOGY

The research design for this study is analytical, employing a convenience sampling technique. Initially, a comprehensive list of bank branches in Tirupur city was compiled, includes 3 bank branches are Tirupur Branch, Ammapalayam Branch and Avinashi Branch, totaling 121 respondents. In the subsequent stage, focusing specifically the age group of middle aged customers who eager to use our e-banking facilities in TMB. Data collection involved primary data gathered through a structured questionnaire and secondary data sourced from relevant journals and articles for literature review. Of the 121 collected samples, 120 were deemed complete and valid for the study. For data analysis, tools including Percentage analysis and Likert scale analysis will be utilized. The study's area of focus is confined to Tirupur city.

**IV. ANALYSIS****1. Simple Percentage Analysis**

Based on the Simple Percentage Analysis we have the following findings:

**Table No 1.1 Table Showing Gender of the Respondents in TMB**

| S.NO         | PARTICULARS | NO. OF RESPONDENTS | PERCENTAGE (%) |
|--------------|-------------|--------------------|----------------|
| 1            | Male        | 67                 | 55.37          |
| 2            | Female      | 54                 | 44.63          |
| <b>TOTAL</b> |             | <b>121</b>         | <b>100</b>     |

(Source: Primary Data)

Table 1.1 indicates that 55.37% of respondents are male and 44.63% of respondents are female. Majority of the respondents (55.37%) are Male

**Table No 1.2 Table Showing Age of the Respondents in TMB**

| S.NO         | PARTICULARS | NO. OF RESPONDENTS | PERCENTAGE (%) |
|--------------|-------------|--------------------|----------------|
| 1            | 18-24       | 43                 | 35.54          |
| 2            | 25-34       | 34                 | 28.10          |
| 3            | 35-44       | 27                 | 22.31          |
| 4            | 45-54       | 14                 | 11.57          |
| 5            | Above 55    | 3                  | 2.48           |
| <b>TOTAL</b> |             | <b>121</b>         | <b>100</b>     |

(Source: Primary Data)

The data presented in Table 1.2 indicates that 35.54% of the respondents are of age group between 18 to 24, 28.10% with the age group between 25 to 34, 22.31% of the respondents with the age group between 35 to 44, 11.57% with the age group between 45 to 54, and 2.48% with the age group of Above 55. Majority of the respondents (35.54%) are of age group between 18 and 24.

**Table No 1.3 Table Showing Occupation of the Respondents in TMB**

| S.NO         | PARTICULARS          | NO. OF RESPONDENTS | PERCENTAGE (%) |
|--------------|----------------------|--------------------|----------------|
| 1            | Student              | 39                 | 32.23          |
| 2            | Employee             | 56                 | 46.28          |
| 3            | Employer             | 14                 | 11.57          |
| 4            | Working Professional | 12                 | 9.92           |
| <b>TOTAL</b> |                      | <b>121</b>         | <b>100</b>     |

(Source: Primary Data)

According to Table 1.3, 32.23% of the respondents are students, 46.28% of the respondents are employee, 11.57% of the respondents are employer and 9.92% of the respondents are working professional. Majority of the respondents (32.23%) are Students.

**Table No 1.4 Table Showing Monthly Income of the Respondents in TMB**

| S.NO | PARTICULARS | NO. OF RESPONDENTS | PERCENTAGE (%) |
|------|-------------|--------------------|----------------|
| 1    | Upto 10000  | 30                 | 24.79          |
| 2    | 10000-20000 | 25                 | 20.66          |
| 3    | 20000-30000 | 38                 | 31.40          |

|              |             |            |            |
|--------------|-------------|------------|------------|
| 4            | 30000-40000 | 12         | 9.92       |
| 5            | 40000-50000 | 9          | 7.74       |
| 6            | Above 50000 | 7          | 5.79       |
| <b>TOTAL</b> |             | <b>121</b> | <b>100</b> |

(Source: Primary Data)

Table 1.4 indicates that 24.79% of respondent's monthly income is upto Rs.10000, 20.66% of the respondents have monthly income of Rs.10000 to Rs.20000, 31.40% have monthly income of Rs.20000 to Rs.30000, 9.92% have monthly income of Rs.30000 to Rs.40000, 7.74% have monthly income of Rs.40000 to Rs.50000 and 5.79% have monthly income of Rs.50000 and above. Majority of respondents (31.40%) monthly income is between Rs.20000 to Rs.30000.

**Table No 1.5 Table Showing Branch Name of the Respondents in TMB**

| S.NO         | PARTICULARS | NO. OF RESPONDENTS | PERCENTAGE (%) |
|--------------|-------------|--------------------|----------------|
| 1            | TIRUPPUR    | 36                 | 29.75          |
| 2            | AMMAPALAYAM | 39                 | 32.23          |
| 3            | AVINASHI    | 46                 | 38.02          |
| <b>TOTAL</b> |             | <b>121</b>         | <b>100</b>     |

(Source: Primary Data)

According to Table 1.5, it is clear that 29.75% of respondents are from Tiruppur branch of TMB, 32.23% of respondents are from Ammapalayam branch of TMB, and 38.02% respondents are from Avinashi branch of TMB. Majority of the respondents (38.02%) are from Avinashi Branch

**Table No 1.6 Table Showing Use of Banking Services by the Respondents in TMB**

| S.NO         | PARTICULARS | NO. OF RESPONDENTS | PERCENTAGE (%) |
|--------------|-------------|--------------------|----------------|
| 1            | Daily       | 57                 | 47.11          |
| 2            | Weekly      | 45                 | 37.19          |
| 3            | Monthly     | 9                  | 7.44           |
| 4            | Rarely      | 10                 | 8.26           |
| 5            | Never       | -                  | -              |
| <b>TOTAL</b> |             | <b>121</b>         | <b>100</b>     |

(Source: Primary Data)

According to Table 1.6, 47.11% of respondents use e-banking services daily, 37.19% of respondents use e-banking services weekly, 7.44% of respondents use e-banking services monthly, 8.26% of respondents use e-banking services rarely. Majority of the respondents (47.11%) use e-banking services daily.

**Table No 1.7 Table Showing Respondents Factors Influencing E-Banking Platform in TMB**

| S.NO | PARTICULARS                   | NO. OF RESPONDENTS | PERCENTAGE (%) |
|------|-------------------------------|--------------------|----------------|
| 1    | User interface and experience | 56                 | 46.28          |
| 2    | Security features             | 42                 | 34.71          |
| 3    | Range of services offered     | 13                 | 10.74          |

|              |                  |            |            |
|--------------|------------------|------------|------------|
| 4            | Customer support | 10         | 8.26       |
| 5            | Others           | -          | -          |
| <b>TOTAL</b> |                  | <b>121</b> | <b>100</b> |

(Source: Primary Data)

Table 1.7 indicates that 46.28% of the respondents are influenced by User interface and experience, 34.71% are influenced by Security features, 10.74% are influenced by Range of services offered, and 8.26% are influenced by Customer support. Majority of the respondents (46.28%) are influenced by User interface and experience.

**Table No 1.8 Table Showing Respondents Technical Issues in using E-Banking Services in TMB**

| S.NO         | PARTICULARS       | NO. OF<br>RESPONDENTS | PERCENTAGE<br>(%) |
|--------------|-------------------|-----------------------|-------------------|
| 1            | Yes, frequently   | 23                    | 19.01             |
| 2            | Yes, occasionally | 76                    | 62.81             |
| 3            | No, never         | 22                    | 18.18             |
| <b>TOTAL</b> |                   | <b>121</b>            | <b>100</b>        |

(Source: Primary Data)

The table 1.8 describes that 19.01% of the respondents are facing technical issues frequently, 62.81% of the respondents are facing technical issues occasionally, and 18.18% of the respondents never faced technical issues. Majority of the respondents (62.81%) are facing technical issues occasionally.

**Table No 1.9 Table Showing the Protection of Personal Information in E-Banking Platform**

| S.NO         | PARTICULARS         | NO. OF<br>RESPONDENTS | PERCENTAGE<br>(%) |
|--------------|---------------------|-----------------------|-------------------|
| 1            | Yes, completely     | 82                    | 67.77             |
| 2            | Yes, to some extent | 39                    | 32.23             |
| <b>TOTAL</b> |                     | <b>121</b>            | <b>100</b>        |

(Source: Primary Data)

The table 1.9 describes that 67.77% of the respondents of the opinion that TMB is completely protecting the personal information, 32.23% of the respondents says that TMB is protecting the personal information to some extent. Majority of the respondents (67.77%) are of the opinion that TMB is completely protecting the personal information.

**Table No 1.10 Table Showing Respondents Usability Issues in using E-Banking Services in TMB**

| S.NO         | PARTICULARS | NO. OF<br>RESPONDENTS | PERCENTAGE<br>(%) |
|--------------|-------------|-----------------------|-------------------|
| 1            | Very often  | 57                    | 47.11             |
| 2            | Often       | 44                    | 36.36             |
| 3            | Sometimes   | 16                    | 13.22             |
| 4            | Rarely      | 4                     | 3.31              |
| <b>TOTAL</b> |             | <b>121</b>            | <b>100</b>        |

(Source: Primary Data)

The table 1.10 describes that 47.11% of the respondents have usability issues very often, 36.36% of the respondents have usability issues often, 13.32% of the respondents have usability issues sometimes, and 3.31% of the respondents have usability issues rarely. Majority of the respondents (47.11%) have usability issues very often.

## 2. Likert Scale Analysis:

- 5= Fully Aware
- 4= Aware
- 3= Neither Aware nor Not Aware
- 2= Not Aware
- 1= Fully Not Aware
  
- 5= Strongly Agree
- 4= Agree
- 3= Neither agree nor disagree
- 2= Disagree
- 1= Strongly Disagree

### Formula:

$$\text{Likert Scale} = \frac{\sum f(x)}{\text{Total Number of Respondents}}$$

While,

f = Number of respondents

x = Likert scale value

$\sum f(x)$  = Total score

### Mid Value:

Mid value indicates the middle most value of Likert scale.

Based on the Likert Scale Analysis we have the following findings:

**Table No 2.1 Table Showing the Accessibility of E-Banking Services in TMB**

| S.NO         | FACTORS           | NO OF RESPONDENTS | LIKERT SCALE(X) | TOTAL(FX)  |
|--------------|-------------------|-------------------|-----------------|------------|
| 1            | Very satisfied    | 53                | 5               | 265        |
| 2            | Satisfied         | 52                | 4               | 208        |
| 3            | Neutral           | 16                | 3               | 48         |
| 4            | Dissatisfied      | 0                 | 2               | 0          |
| 5            | Very dissatisfied | 0                 | 1               | 0          |
| <b>TOTAL</b> |                   | <b>121</b>        |                 | <b>521</b> |

(Source: Primary Data)

Likert Scale value 4.31 is higher than the middle value (3), so the respondents are satisfied with the accessibility of e-banking services in TMB.

**Table No 2.2 Table Showing Respondents rating the Security Measures of E-Banking Platform in TMB**

| S.NO | FACTORS | NO OF RESPONDENTS | LIKERT SCALE(X) | TOTAL(FX) |
|------|---------|-------------------|-----------------|-----------|
|------|---------|-------------------|-----------------|-----------|

|              |           |            |   |            |
|--------------|-----------|------------|---|------------|
| 1            | Excellent | 56         | 5 | 280        |
| 2            | Good      | 58         | 4 | 232        |
| 3            | Average   | 7          | 3 | 21         |
| 4            | Poor      | 0          | 2 | 0          |
| 5            | Very poor | 0          | 1 | 0          |
| <b>TOTAL</b> |           | <b>121</b> |   | <b>533</b> |

(Source: Primary Data)

Likert Scale value 4.41 is higher than the middle value (3), so the respondents are good with the rating of security measures of banking platform in TMB.

**Table No 2.3 Table Showing Respondents Convenience in the Registration for E-Banking in TMB**

| S.NO         | FACTORS              | NO OF RESPONDENTS | LIKERT SCALE(X) | TOTAL(FX)  |
|--------------|----------------------|-------------------|-----------------|------------|
| 1            | Yes, very convenient | 61                | 5               | 305        |
| 2            | Somewhat convenient  | 46                | 4               | 184        |
| 3            | Neutral              | 14                | 3               | 42         |
| 4            | Inconvenient         | 0                 | 2               | 0          |
| 5            | Very convenient      | 0                 | 1               | 0          |
| <b>TOTAL</b> |                      | <b>121</b>        |                 | <b>531</b> |

(Source: Primary Data)

Likert Scale value 4.39 is higher than the middle value (3), so the respondents are somewhat convenient with the registration process of e-banking services in TMB.

## V. FINDINGS

### 1. Percentage Analysis

- Majority of the respondents (55.37%) are Male.
- Majority of the respondents (35.54%) are of age group between 18 and 24.
- Majority of the respondents (32.23%) are Students.
- Majority of respondents (31.40%) monthly income is between Rs.20000 to Rs.30000.
- Majority of the respondents (38.02%) are from Avinashi Branch.
- Majority of the respondents (47.11%) use e-banking services daily.
- Majority of the respondents (46.28%) are influenced by User interface and experience.
- Majority of the respondents (62.81%) are facing technical issues occasionally.
- Majority of the respondents (67.77%) are of the opinion that TMB is completely protecting the personal information.
- Majority of the respondents (47.11%) have usability issues very often.

### 2. Likert Scale Analysis

#### Customer Perception Towards E-Banking Facilities In TMB

- The respondents are satisfied with the accessibility of e-banking services in TMB.
- The respondents are good with the rating of security measures of banking platform in TMB.
- The respondents are somewhat convenient with the registration process of e-banking services in TMB.
- The respondents are reliable about the e-banking services during peak hours in TMB.
- The respondents are satisfied with the variety of transactions offered through e-banking in TMB.
- The respondents is easy to navigate through the e-banking platform in TMB.
- The respondents is responsive to the queries and concerns on e-banking platform in TMB.
- The respondents is fast to rate the speed of transactions through e-banking in TMB.
- The respondents are likely to recommend e-banking platform to others in TMB.

## SUGGESTIONS

- Awareness level about e-banking is very less among customers. So banks have to conduct customer meet regularly to educate the customers on e-banking. The bank can also distribute booklets contains information about the new schemes and it can be distributed directly to the customers.
- Introduction of core banking should be speeded up because size of the bank is considered an important factor in choosing e-banking because organization structure has to be changed to accommodate IT experts to give training in computer to the employees.
- The call center concept has to be brought down to the STD booth level in this aspect an ordinary

persons may have to utilised the internet banking services.

- Banks can also extend more loan facility to buy computers which in turn will increasethe internet usage level among the customers of our banks.
- An exclusive TV channel or program for any sector banks can be opened to educate customers in regarding e-banking services and their utilization.
- The banker is expected to serve the customers without any delay for quarries and it is advisable to follow time management principles consistently.

## VI. CONCLUSION

The study's result emphasizes how the Tamilnad Mercantile Bank (TMB) has made significant roles in e-banking services, but there are areas for improvement to improvecustomer satisfaction and trust. For customers, addressing technical glitches, transparent fee structures, and accessibility can enhance trust. Security measures and responsive customer service are crucial for safety. Bankers should alleviate workload stress, enhance training, and create a supportive work environment. Implementing these recommendations can strengthen TMB's position, enhance customer loyalty, and empower its workforce in the digital landscape.

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