Chapter IV

CHAPTER IV

TO IDENTIFY THE DEMOGRAPHIC AND OTHER FACTORS INFLUENCING THE ACCEPTANCE AND ADOPTION OF DIGITAL BANKING

In a developing country like India, a favorable socio-economic environment could greatly influence the development of the banking industry more specifically the adoption of technology in banking services. This chapter focuses on analyzing the personal and banking profile of respondents. Previous research on customer's attitude and the adoption of digital banking identified several factors that influence a person's attitude towards the use of digital banking. It is established that demographic and socio-economic characteristics have a significant impact on customers' attitudes and behavior regarding digital banking (Sathye, 1999; Jayawardhena and Foley, 2000; Mattila 2001; Karjaluoto, 2002; Mattila *et al.,* 2003; Akinci *et al.,* 2004). The review has significantly emphasised that demographic and socio-economic characteristics like prior experience with computers and technology; personal banking experiences and various attributes have influenced digital banking.

Hence, it is essential to understand the influence of demographic and other factors on the acceptance of digital banking services so that the bankers can fine tune their services based on their customer's demographic profile. Examples of these include age, gender, marital status, educational qualification, employment, income and ethnic background. These variables result in differences among individuals, and these differences account for the varying choices that are made by these persons. After discarding incomplete and vague responses 601 responses were taken for final analysis.

4.1 Gender of respondents

Gender is a significant social factor that influences the acceptance and adoption of technology enabled digital banking services.

TABLE 4.1

Gender of respondents

Gender	Respondents	Percent
Male	296	49.3
Female	305	50.7
Total	**601**	**100**

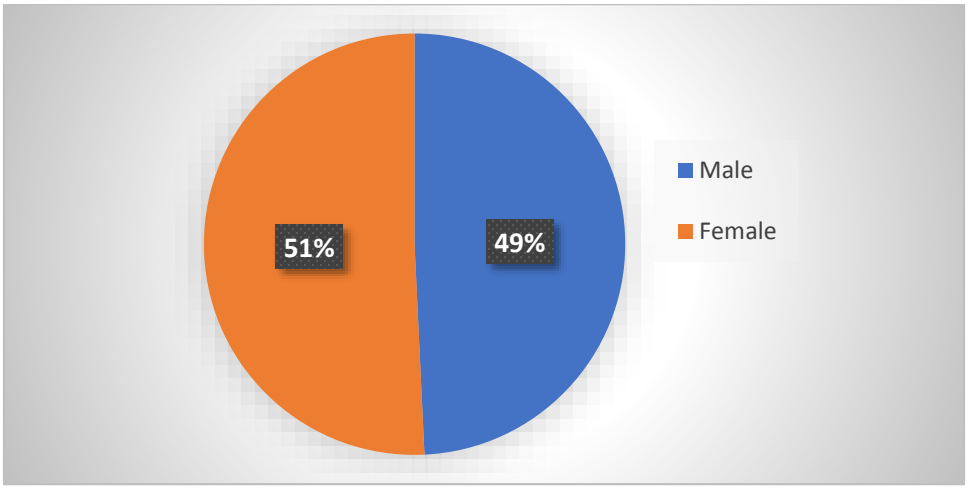
Source: Primary Data

Table 4.1 reveals that the female respondents were in greater proportion **50.7%** than the males 49.3%, while analyzing the demographic factors that influence the acceptance and adoption of digital banking services.

Hence, majority of the respondents are **female.**

CHART 4.1

Gender of respondents



Source: Primary Data

4.2 Age of respondents

Age decides the openness, excitement to learn, availability to face challenge and customizability towards changing technological digital climate. Age influences the demeanor of people towards digital banking and their capacity to figure out how to contribute. The users in the youthful age bunch are bound to contribute an opportunity to figure out how to utilize net banking, since it makes more noteworthy advantages.

TABLE 4.2

Age of respondents

Age (years)	All Respondents	
	Frequency	**Percent**
18 - 30 years	140	23.3
31 - 40 years	158	26.3
41 - 50 years	157	26.1
Above 50 years	146	24.3
Total	**601**	**100**

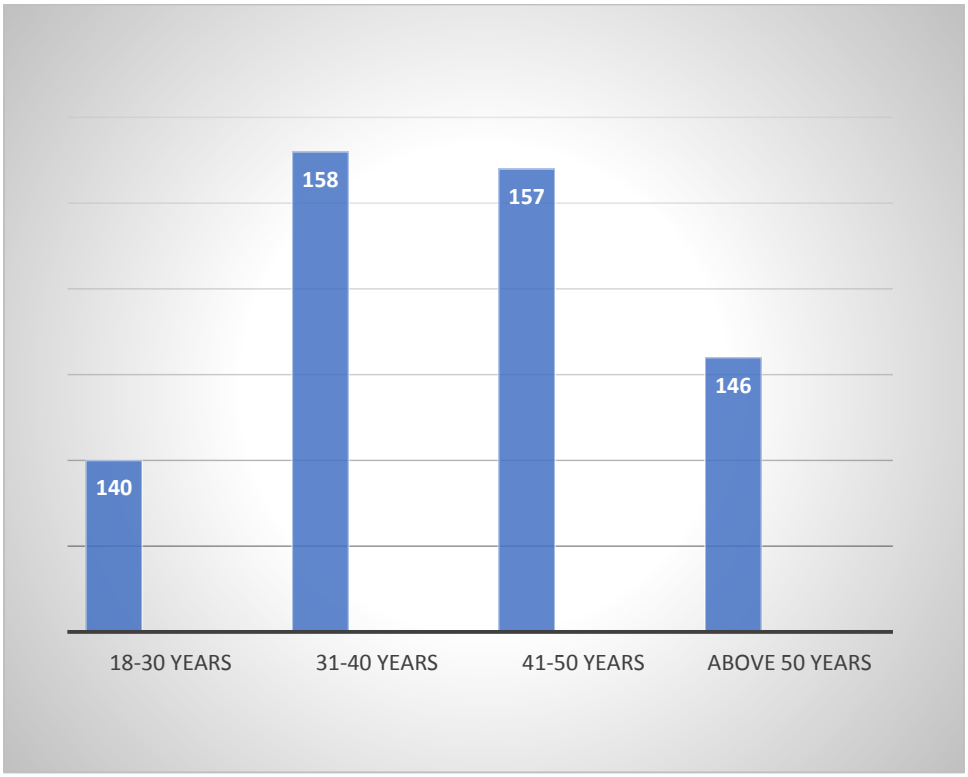
Source: Primary Data

Table 4.2 reveals the classification of respondents under four age groups. A total of 140 respondents 23.3% out of the total sample of 601 belong to the age group of 18-30 years. In the age group 31-40 years, the number of respondents was 158 which is **26.3%.** The age group 41-50 years had a total of 157 respondents which is 26.1%. The respondents in the age groups 50 years and above are 146 which is 24.3% in total.

Thus, majority of the respondents are found to be in age group **31- 40 years of age**.

CHART 4.2

Age of Respondents



Source: Primary Data

4.3 Level of Education

The degree of schooling addresses the proper education of the respondents. This factor is remembered for the review since it contributes extraordinarily, to decide the degree of getting, resistance, logical direction and inspiration to utilize digital banking administrations among the respondents. It is theorized that knowledgeable people will take on digital banking services somewhat more rapidly than the less taught in light of the fact that this new innovation ensures decrease of time required for cash exchanges. In the year 1998, Bartel A.P and Sicherman N opined that educated people have greater willingness to adopt digital banking services since they possess skill required to accept digital banking services.

TABLE 4.3

Level of Education

Educational Qualification	All Respondents	
	Frequency	**Percent**
Post graduate	180	29.95
Under graduate	162	26.96
Diploma	95	15.81
HSC	84	13.98
SSLC	65	10.8
Below 10^{th}	15	2.5
Total	**601**	**100**

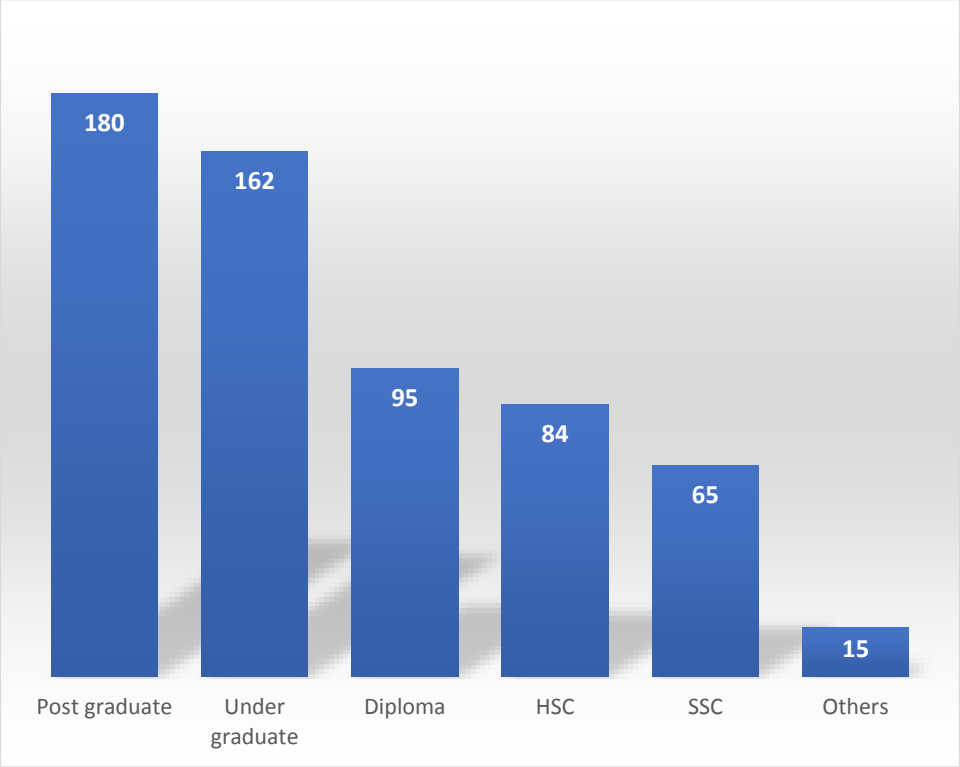
Source: Primary Data

Table 4.3 reveals the educational level of the respondents and it shows that **29.95%** of the respondents have a post graduate degree. 26.97% of the respondents have under graduate degree and 15.81% of the respondents are diploma holders. 14% of the respondents have completed higher secondary school education and 10.8% of the respondents have completed tenth standard of education. 2.5% of the respondents have not chosen the level of education and opined for below 10^{th} standard education.

Thus, majority of the respondents are **post graduates**.

CHART 4.3

Level of Education



Source: Primary Data

4.4 Marital Status

The marital status of the respondents contributes to the needs for rewards, recognition and loyalty points while availing digital banking options. In general, the need and commitment of married are larger than the unmarried people. Similarly, other status includes divorced, widowed or separated that determines various requirements of life. Therefore, these three factors are included as the social variables for marital status in this study.

TABLE 4.4

Marital status of respondents

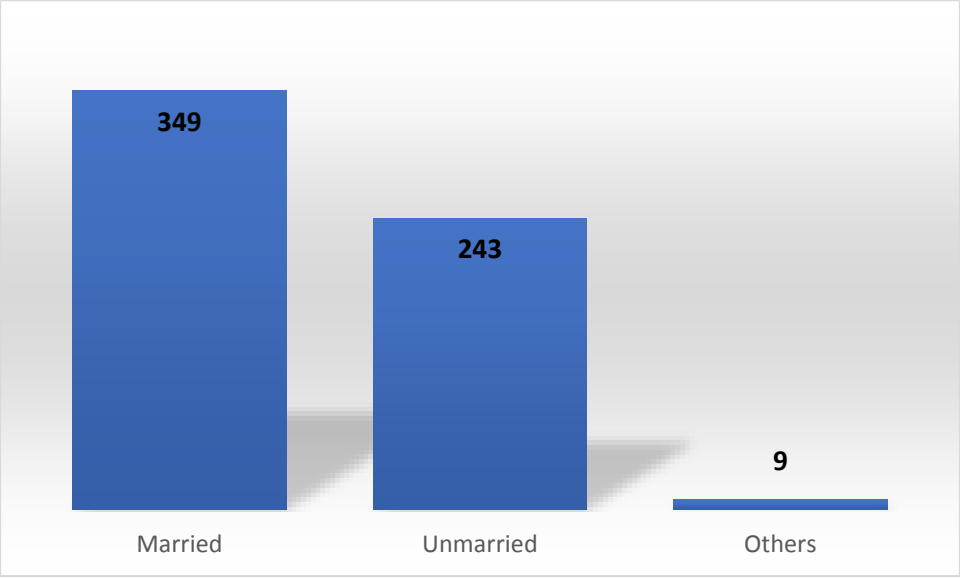
Marital Status	All Respondents	
	Frequency	**Percent**
Married	349	58.1
Unmarried	243	40.4
Others	9	1.5
Total	**601**	**100**

Source: Primary Data

Table 4.4 clearly indicates the adoption rates of digital banking on the basis of their marital status. It is found that **58.1%** of the respondents were married, 40.4% were unmarried and 1.5% of the respondents were found to be in others category that includes separated, divorced and widowed. It is observed that, majority of the respondents are **married**.

CHART 4.4

Marital Status of the Respondents



Source: Primary Data

4.5 Profession of Respondents

Profession shows the specific ongoing movement of the respondents. This significant segment factor decides the expertise and capability of the person. Generously compensated talented laborers are bound to utilize trend setting innovations in digital banking services since they can investigate their usefulness by utilizing trend setting innovations (Karjaluoto, 2002). Henceforth, this parameter is included for the current study.

TABLE 4.5

Distribution on the basis of profession

Profession	**All Respondents**	
	Frequency	**Percent**
Self employed	173	28.8
Professional	162	26.9
Service	212	35.3
Student	29	4.8
Others	25	4.2
Total	**601**	**100**

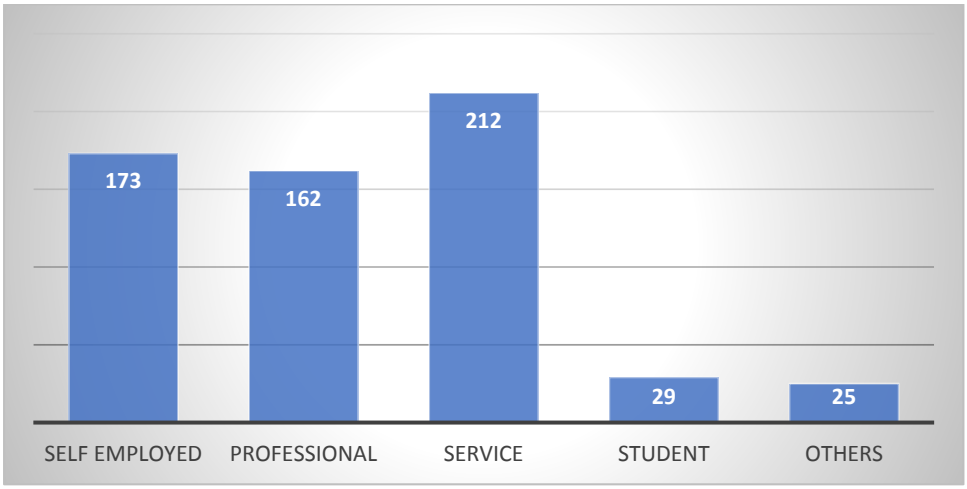
Source: Primary Data

Based on the profession, respondents are classified in the Table 4.5. It brings to light the fact that 28.8% of the respondents belong to the self-employed stream, 26.9% of the respondents are professionals, **35.3%** of the respondents are from service stream, 4.8% of the respondents are students category, 4.2 % of the respondents belongs to the others stream. This reveals that individuals who are employed in some kind of profession enjoy greater access to digital banking services.

Hence, majority of the respondents are in **service profession**.

CHART 4.5

Distribution on the basis of profession



Source: Primary Data

4.6 Annual income of Respondents

The individual income of the respondents addresses the economic status of the respondents acquired from all potential sources within a period i.e one month during the period of study. The income level of an individual affects the status of life, endeavor inclusion, and their discernment towards savings and investments. Hence this is a significant financial factor considered for this research.

TABLE 4.6

Income Level of the respondents

Income P.A (Rs)	All Respondents	
	Frequency	Percent
Upto 5 Lakhs	80	13.31
5 - 8 Lakhs	103	17.14
8 - 10 Lakhs	193	32.11
Above 10 Lakhs	225	37.44
Total	**601**	**100**

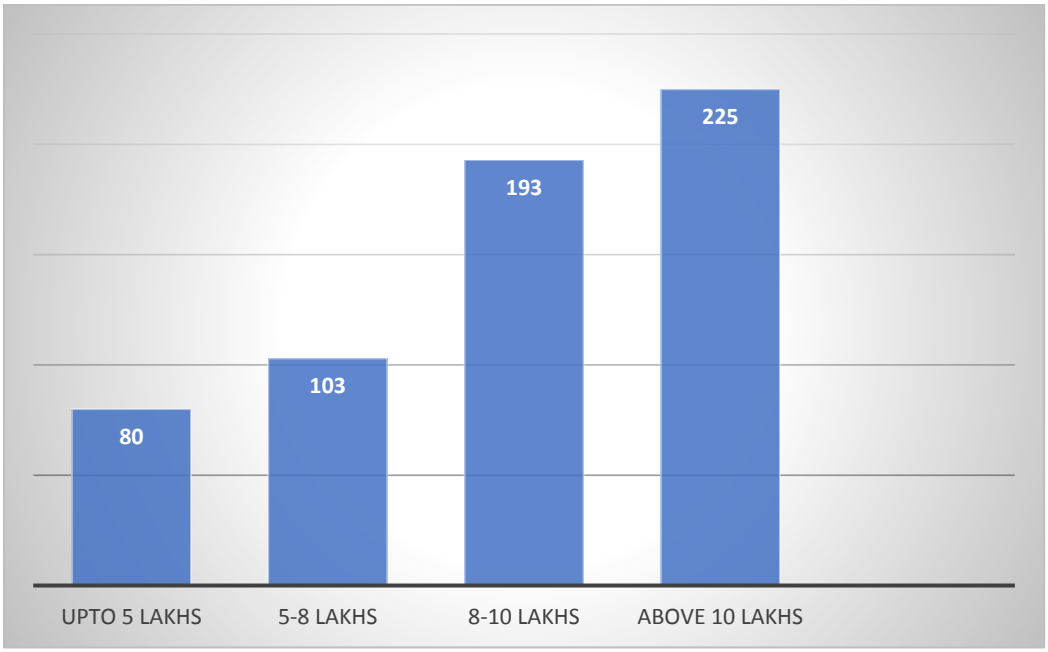
Source: Primary Data

Table 4.6 depicts the socio-economic status of the respondents. It reveals that 13.31% of the respondents have an annual income upto five Lakhs. 17.14 % of the respondents have yearly income level between five to eight lakhs. 32.11 % of the respondents have income level between eight to ten lakhs and **37.44 %** of the respondents have more than ten lakhs income per annum. It could be concluded that the higher income grade individuals are more likely to accept and adopt digital banking services since they may undertake large number of transactions. Also, in addition to this, these high-income individuals may be able to accommodate the additional service charges associated with digital banking services. Hence, in agreement with a past studies, the acceptance and adoption of digital banking services generally tends to increase with an increase in the income level of the individuals.

Thus, majority of the respondents earn **above 10 lakhs annually**.

CHART 4.6

Income Level of the respondents



Source: Primary Data

4.7 Internet usage of respondents

The internet is providing unlimited access to resources with real-time quality. More and more people are using the internet to carry out actions that would have otherwise been not possible. The results of internet usage and digital banking habits of respondents are discussed in this section.

The acceptance and adoption of digital banking depends highly depends on the usage of internet services by the customers.

TABLE 4.7

Internet usage of respondents

Internet Usage (Period)	All Respondents	
	Frequency	**Percent**
Less than 1 year	151	25.1
1 to 2 Years	257	42.8
2 to 3 Years	105	17.5
3 to 4 Years	39	6.5
4 to 5 Years	38	6.3
More than 5 Years	11	1.8
Total	**601**	**100**

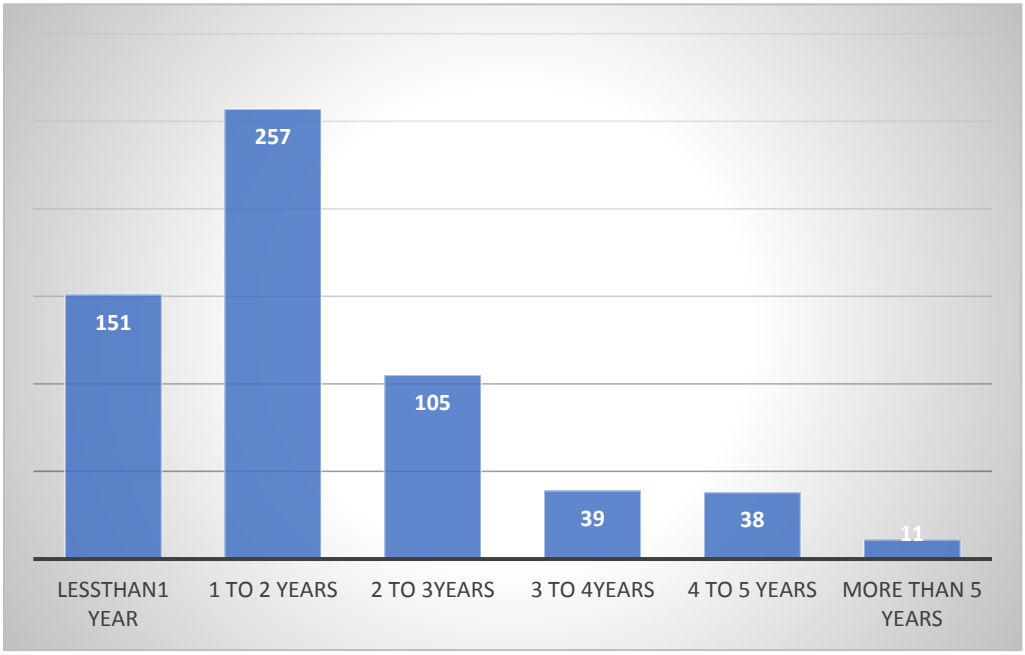
Source: Primary Data

Table 4.7 represents the internet usage level of the respondents. 25.1% of the respondents are found to use the internet facilities less than one year**. 42.8%** of the respondents use internet facilities for 1 to 2 years. 17.5% of the respondents use internet services for 2 to 3 years. 6.5% of the respondent's avail internet services for 3 to 4 years. 6.3% of the respondents use internet services for 4 to 5 years. It is found that only 1.8% of the respondents use internet services more than five years. These results reveals that in recent years respondents are availing internet services than the past years.

Hence it is found that majority of the respondents are using internet **for past 1 to 2 years period.**

CHART 4.7

Internet usage of the respondents



Source: Primary Data

4.8 Technologically advanced banks

Banks are mainly classified as Public sector banks and Private sector banks. It is essential for this study to know which sector of bank is more technically advanced. This area mainly focuses to analyse the customer's opinion on which sector is technically advanced.

TABLE 4.8

Technologically advanced banks

Type of Bank	All Respondents	
	Frequency	Percent
Public sector	203	33.8
Private sector	398	66.2
Total	**601**	**100**

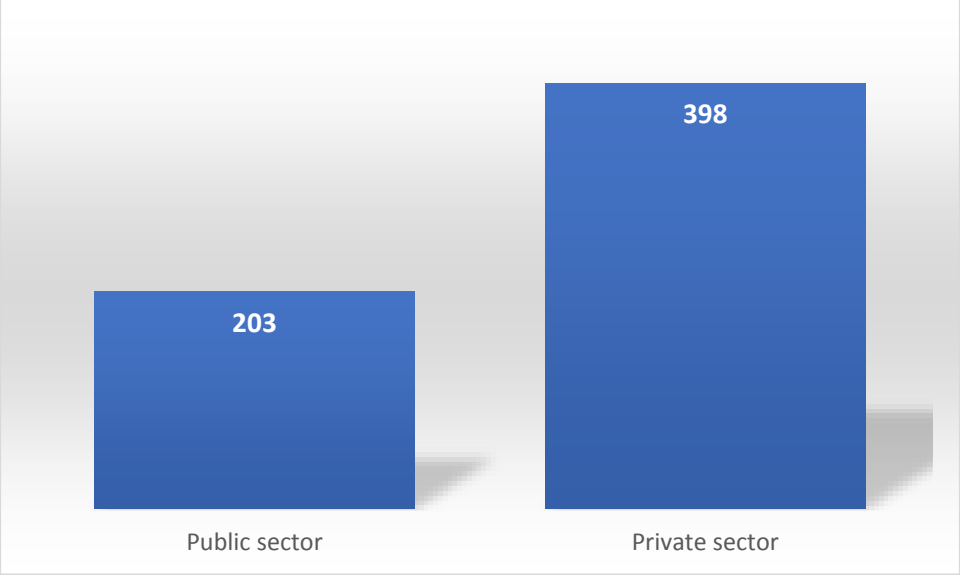
Source: Primary Data

The table 4.8 highlights the respondent's opinion on technically advanced banks. It is observed that 33.8% of the respondents feel that public sector banks are advanced than private sector banks. Majority of the customers **66.2%** opined that private sector banks are technically advanced than public sector banks.

Thus, majority of the respondents feel **private sector banks are technically advanced than public sector banks.**

CHART 4.8

Technically advanced banks



Source: Primary Data

4.9 Attribute of the Bank

The customers use many attributes to measure the banks performance. This area aims to classify the factors that influence the customer's choice of commercial banks. Banks try to differentiate themselves from other competitors using the below mentioned parameters. Hence, studying in this area is essential.

TABLE 4.9

Attributes of the Bank

Attributes	All Respondents	
	Frequency	**Percent**
Quality of Service	170	28.3
Technology used	168	28
Trust	94	15.6
Location	73	12.1
Type of the Bank	96	16
Total	**601**	**100**

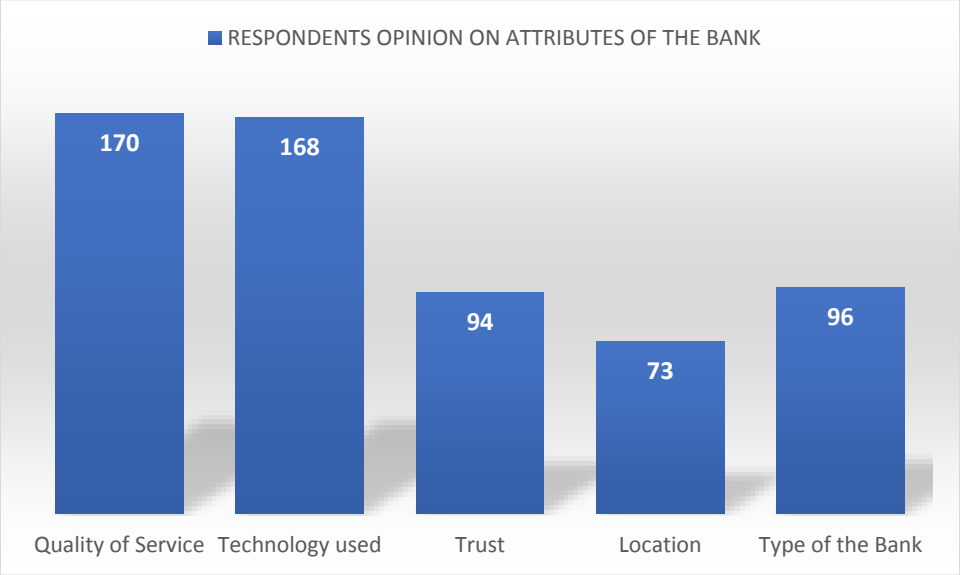
Source: Primary Data

It is inferred from the above table 4.9 that majority **28.3%** of the banking customers prefers quality of the services offered by the banks as the important attribute in measuring the banks. That is followed by Technology which is preferred by 28% of the respondents. 15.6 % of the respondents prefer trust as the parameter to measure banks. 12.1% and 16% of the respondents uses location and the type of the bank as an attribute in determine banks.

Thus, majority of the respondents prefer **quality of service** as the parameter to measure the bank.

CHART 4.9

Respondents opinion on attributes of the bank



Source: Primary Data

4.10 Transaction record maintenance services availed

Banks offers numerous service facilities to its users to maintain their banking transactions like bank passbook, e-statement, etc. Information on the record maintenance services generally used by the respondents is presented in the below table.

TABLE 4.10

Service facilities availed for maintain banking transactions

Service used	All Respondents	
	Frequency	Percent
Passbook update	241	40.1
e-mail of e-statement	187	31.1
Maintenance of record through online banking	117	19.5
Others	56	9.3
Total	**601**	**100**

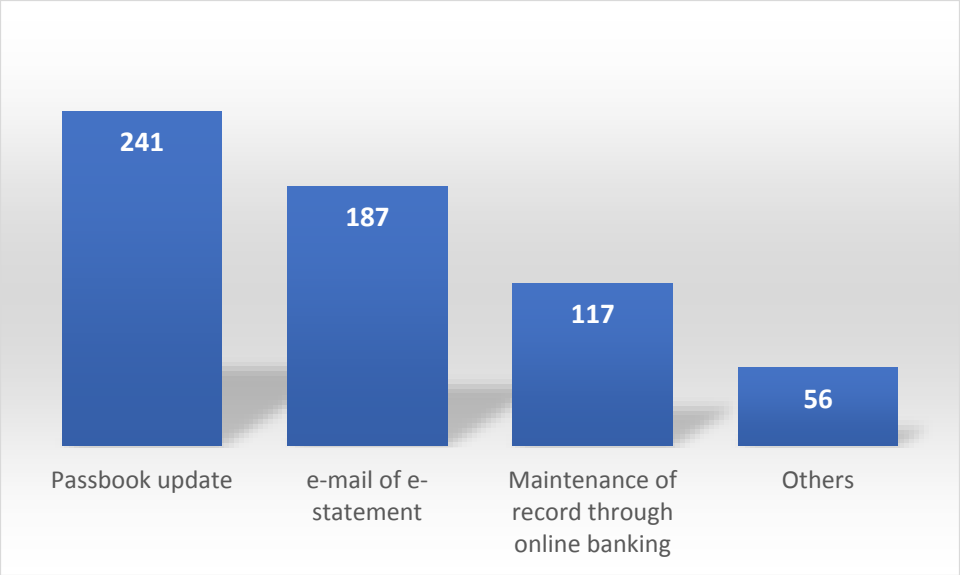
Source: Primary Data

The above table reveals that majority of the respondents **40.1%** update their transactions in their passbook. 31.1% of the respondents uses preferred updating their transaction record through e-mail. 19.5% of the respondents maintain their transaction record through online banking. 9.3% of the respondents prefer updating through other mode. Hence average number of the respondents adopt digital banking services and so they prefer thorough e-mail and other online banking services.

Hence, it is observed that majority of the respondents **update passbook regularly** to maintain their banking transactions.

CHART 4.10

Service facilities availed for maintain banking transactions



Source: Primary Data

4.11 Mode of payments while shopping

The technological advancements provides wide range of opportunities for shopping as well as making payments. It has become an essential business tool, which has helped bring the world closer. Gathering information from across the boundaries, accessing the existing knowledge platforms and shopping online are just a click away. The study has therefore attempted to find out the mode of making payments while shopping.

TABLE 4.11

Mode of making payments

Payment mode	All Respondents	
	Frequency	**Percent**
Cash	147	24.5
ATM Card	85	14.1
Digital Banking	202	33.6
Mobile Banking	111	18.5
e-Wallets	14	2.3
Others	42	7
Total	**601**	**100**

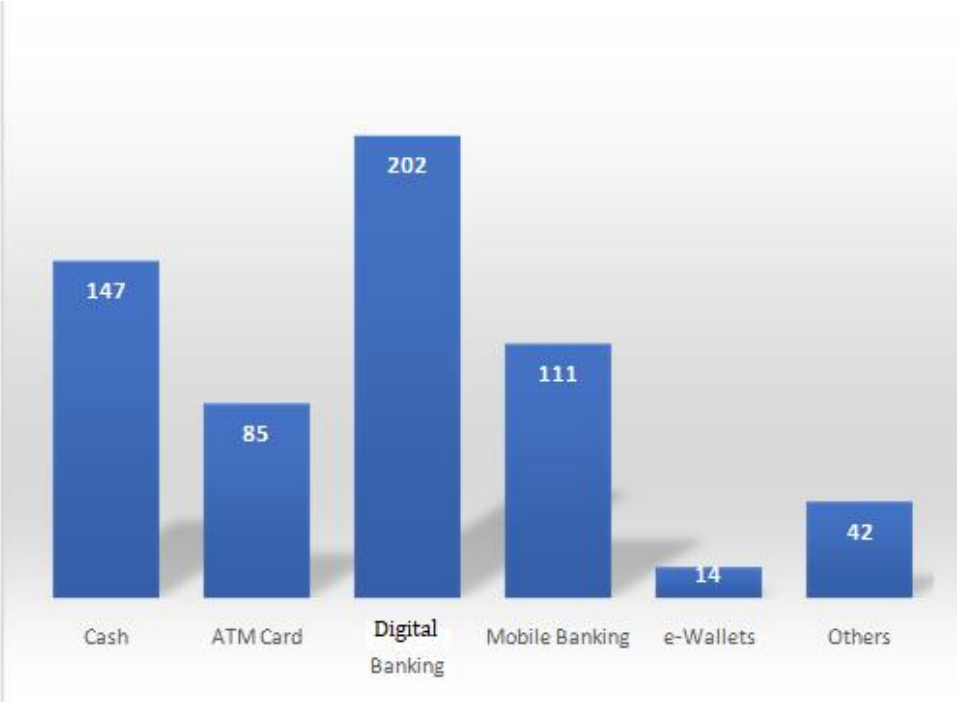
Source: Primary Data

The above table lists out the various mode of payments made by the respondents. 24.5% of the respondents preferred making payments in the form of cash. 14.1 % of the respondents do shopping by paying through ATM Card. Majority **33.6%** preferred digital banking services for making payments. 18.5% of the respondents prefer mobile banking. Only minimum 2.3% of the respondents use e-wallets for online payments. 7% of the respondents preferred others options that is the usage of various other mobile applications.

Thus, majority of the respondents prefer **Digital banking services** to make payments while shopping.

CHART 4.11

Mode of making payments



Source: Primary Data

4.12 Comfort level of using Digital banking services

Digital banking is currently a vital piece of working life, and mastering digital banking abilities is presently a fundamental requirement to lead present day life. Realizing how to utilize digital banking services frequently permits an individual to finish work in a more coordinated, proficient and opportune way, particularly when its exhibitions require the utilization of PC on incessant or ordinary premise. Thus, the scientist has dissected the solace level of utilizing PCs by the study members in this review.

TABLE 4.12

Comfort level of using Digital banking services

Comfort level of using Digital banking services	All Respondents	
	Frequency	**Percent**
No knowledge	17	2.8
Beginner	42	7
Average knowledge	185	30.8
Advanced Knowledge	197	32.8
Expert	160	26.6
Total	**601**	**100**

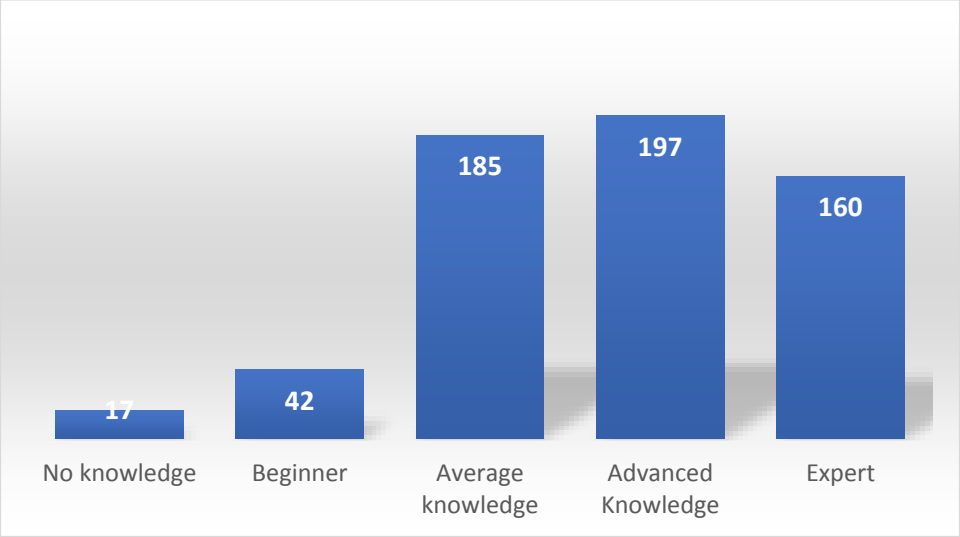
Source: Primary Data

While examining the familiarity level of using digital banking services, it is found that 2.8% of the respondents say that they have no knowledge in using digital banking services. 7% are found to be in beginner stage and 30.8% of the respondents says they have average knowledge in digital banking services. It is found that majority of the respondents **32.8%** have advanced knowledge with digital banking services. 26.6 % of the respondents opined that they are experts in having knowledge on digital banking services.

Thus, majority of the respondents have **advanced knowledge** in using Digital banking services.

CHART 4.12

Comfort Level of Using Digital banking Services



Source: Primary Data

4.13 Usage of Branch Banking services

This is the sort of administration presented under conventional banking, where the customers accomplish their banking services by visiting their banks. The frequency of utilization of various banking services by the respondents are characterized below based on their month-to-month activities.

TABLE 4.13

Frequency of usage of branch banking services

Frequency of use of branch banking services (per month)	All Respondents	
	Frequency	Percent
Nil	312	51.9
1 to 3 times	172	28.6
3 to 8 times	48	8
8 to 12 times	38	6.3
Over 12 times	31	5.2
Total	**601**	**100**

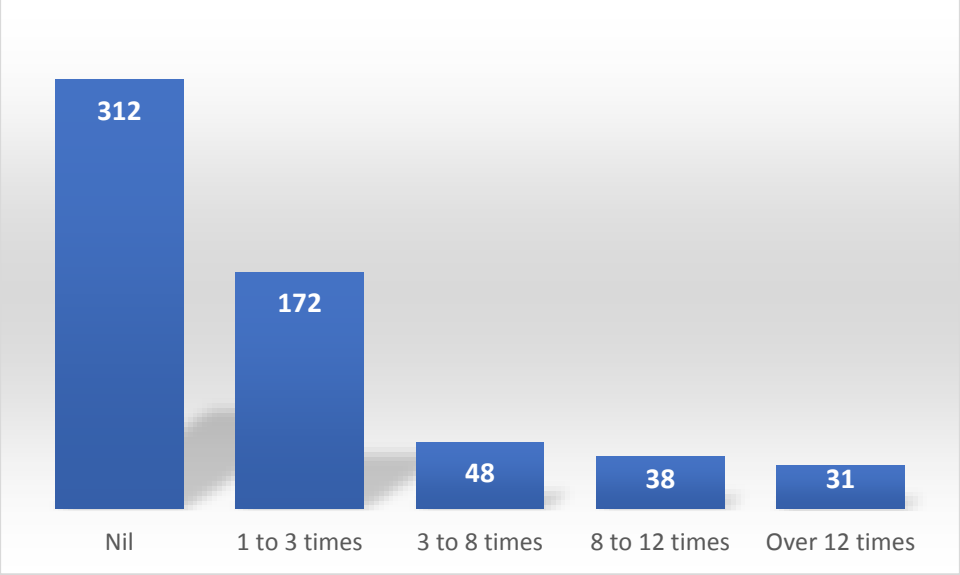
Source: Primary Data

The above table reveals the frequency on the usage of branch banking services per month. **51.9%** of the respondents doesn't visit bank branches not even once per month whereas, 28.6% and 8% of the respondents visited their bank's branch for per forming banking operations '1 to 3 times' and '3 to 8 times' respectively in a month. 6.3% of the respondents visit 8-12 times per month. It signifies that only 5.2% of the respondents visits their bank's branch more than 12 times per month for availing banking services. The reason for not visiting bank branches may be also due to the existence of Covid-19 Pandemic at the time of survey.

Hence is it is found that, majority of the respondents **have not visited branch bank** even once per month.

CHART 4.13

Frequency of Usage of Branch Banking Services



Source: Primary Data

4.14 Usage of ATM services

ATMs plays a significant role in banking activities. Though they were evolved as novel cash dispensers, now they have emerged as a marketing tool to target the masses. The frequency of use of ATM per month by survey participants is shown in table 4.14.

TABLE 4.14

Frequency of usage of ATM

Frequency of use of ATM (per month)	All Respondents	
	Frequency	**Percent**
Nil	6	1
1 to 3 times	243	40.4
3 to 8 times	159	26.4
8 to 12 times	150	25
Over 12 times	43	7.2
Total	**601**	**100**

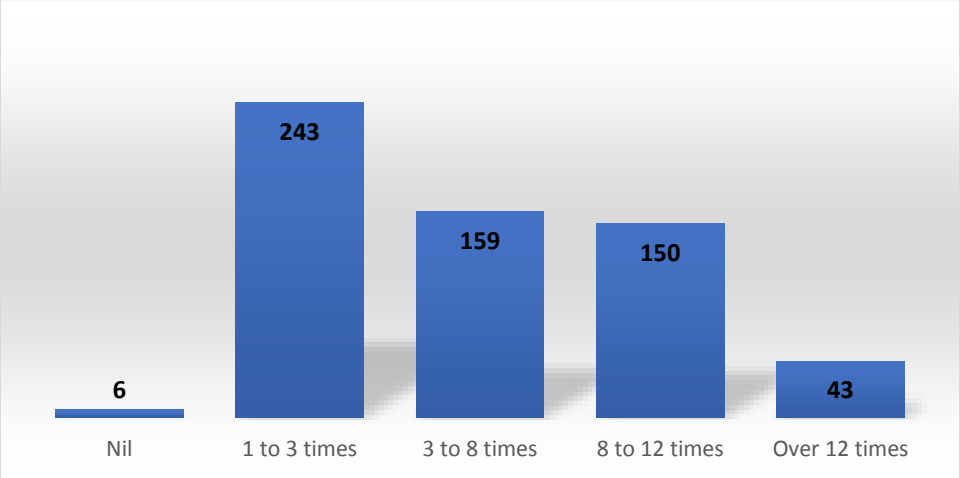
Source: Primary Data

Table 4.14 indicates that the frequency of usage of ATM services in a month, reveals that only one percent of the respondents doesn't use ATM cards even once in a month. Majority of the respondents **40.4%** uses 1 to 3 times per month. 26.4% of the respondents uses 3-8 times per month. 25% and 7.2% of the respondents uses 8-12 times and more than 12 times per month respectively. It can be inferred that the high acceptance level of ATM services could be the reason for lower usage of branch banking services among the respondents.

Thus, majority of the respondents **uses ATM** 1 to 3 times per month.

CHART 4.14

Frequency of usage of ATM



Source: Primary Data

4.15 Usage of Digital banking services

Digital banking, the stage for electronic transmission of banking activities to users is mostly preferred as it wipes out the need to venture out to branch counter for fundamental financial activities. The month-to-month use of digital banking activities of respondents is recorded underneath.

TABLE 4.15

Frequency of usage of Digital banking

Frequency of use of Digital banking (per month)	All Respondents	
	Frequency	Percent
Nil	7	1.2
1 to 3 times	16	2.7
3 to 8 times	205	34.1
8 to 12 times	231	38.4
Over 12 times	142	23.6
Total	**601**	**100**

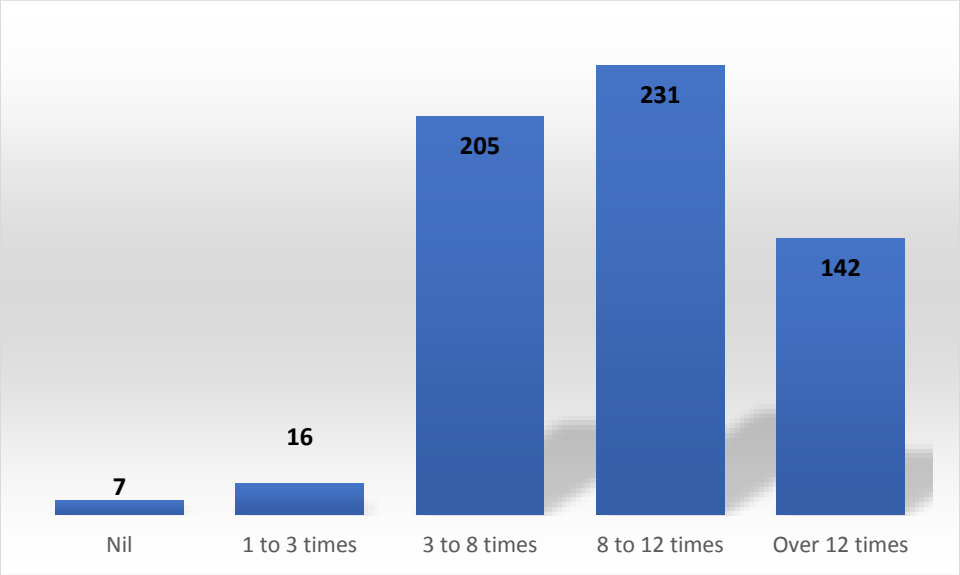
Source: Primary Data

Table 4.15 reveals that only 1.2% of the respondents were not availing Digital Banking services even once in a month. 2.7 % of the respondents uses 1-3 times in a month. Most of the respondents 34.1% uses digital banking services 3-8 times in a month. Majority of the respondents **38.4%** uses digital banking services 8-12 times respectively in a month whereas 23.6% of the respondents uses more than 12 times in a month.

Thus, majority of the respondents uses Digital banking services **for about 8 to 12 times per month**

CHART 4.15

Frequency of usage of Digital banking



Source: Primary Data

4.16 Usage of Phone (Tele) banking services

In this digital world, users can perform whole non-cash related banking services via telephone, anyplace and at whenever needed. Programmed voice recorder or ID numbers are utilized for delivering Tele-banking administrations which have added comfort to users. The study of use of telephone banking activities are broke down below.

TABLE 4.16

Frequency of usage of Tele Phone banking

Frequency of usage of Phone banking (per month)	All Respondents	
	Frequency	**Percent**
Nil	283	47.1
1 to 3 times	177	29.5
3 to 8 times	98	16.3
8 to 12 times	22	3.7
Over 12 times	21	3.5
Total	**601**	**100**

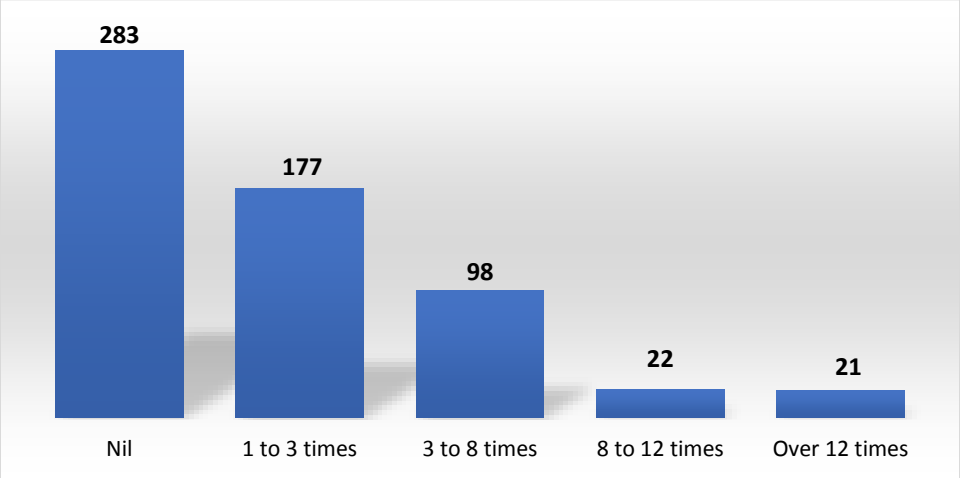
Source: Primary Data

The frequency of usage of Tele phone banking services in table 4.16 reveals the fact that **47.1%** (majority) of the respondents were not using telephone banking service even once in a month. Also, it is found that 29.5% of sample respondents used it '1 - 3 times' in a month,16.3 %have as edit '3-8times' in a month and a small proportion of the total respondents i.e., 3.7% and 3.5% have opted it under '8 to 12 times' and 'over 12 times' respectively. Therefore, it is interpreted that the usage of telephone banking channel is very minimal.

Thus, majority of the respondents are not using **Tele Phone banking services.**

CHART 4.16

Frequency of usage of Tele Phone banking



Source: Primary Data

4.17 Usage of Mobile banking services

Mobile banking permits the users to lead various monetary exchanges through a cell phone like a personal device, a smart phone or a table. The review of literature says clearly that usage of mobile banking services is increasing rapidly. The respondent's opinion on usage of mobile banking services is given below.

TABLE 4.17

Frequency of usage of Mobile banking

Frequency of use of Mobile banking (per month)	All Respondents	
	Frequency	Percent
Nil	14	2.33
1 to 3 times	50	8.32
3 to 8 times	178	29.62
8 to 12 times	190	31.61
Over 12 times	169	28.12
Total	**601**	**100**

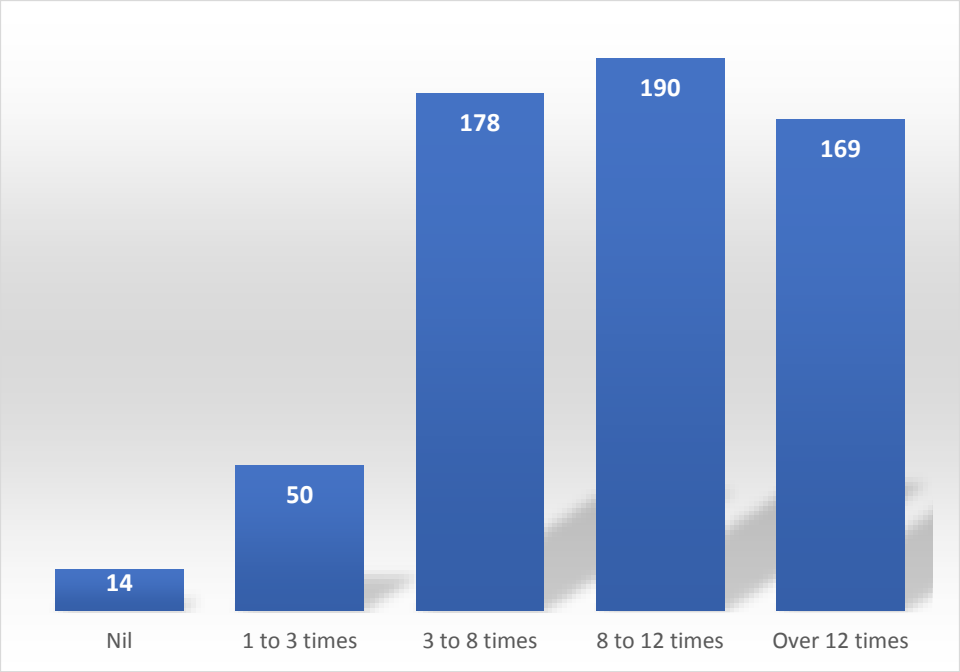
Source: Primary Data

It is inferred from the above table 4.17 that only 2.33% of the respondents have responded that they are not using mobile banking. 8.32% of the respondents use 1 to 3 times in a month. 29.62% of the respondents uses 3 to 8 times during a month. Majority **31.61 %** of the respondents uses mobile banking services 8 to 12 times in a month. 28.12% of the respondents uses over 12 times during a month. So, high proportion of respondents has made use of this facility. Hence, it is inferred that the usage of mobile banking services is maximum.

Hence, majority of the respondents uses Mobile banking services for about **8 to 12 times per month**

CHART 4.17

Frequency of usage of Mobile banking



Source: Primary Data

RELATIONSHIP BETWEEN DEMOGRAPHIC PROFILE OF THE RESPONDENTS AND THE VARIOUS PARAMETERS USED TO MEASURE THE ACCEPTANCE AND ADOPTION LEVEL OF DIGITAL BANKING SERVICES BY THE RESPONDENTS

The following section aims to find the relationship between demographic profile of the respondents and the various parameters that is used to measure the acceptance and adoption level of digital banking services by the respondents. Thus, the hypothesis is formulated as,

H_0 : Null Hypothesis - There is no significant difference between the demographic profile and service quality dimensions of digital banking services.

The various service quality dimensions used in the study are Tangibility, Reliability Responsiveness, Assurance, Security, Perceived usefulness and perceived ease of use.

TABLE 4.18

Table showing Various Service Quality Dimensions

Construct	Items	Description
Tangibility	T1	Bank has up - to – date information
	T2	Location of the Bank
	T3	Sufficient number of ATM machines
	T4	Cash counting machines
	T5	Counter partitions in bank and its branches
	T6	Materials associated with the banks office(Pamphlets, brochures) are visually appealing at the banks office
	T7	The employees approach
	T8	Guide signs indicating as to which counters are offering which services
Reliability	R1	The bank website does not freeze after customer put in all the information
	R2	Information provided on website
	R3	Up to date content

Construct	Items	Description
	R4	Process of transactions
	R5	Wide range of products and services provided
Responsiveness	RE1	Customer service representative.
	RE2	Bank performs the services right the first time
	RE3	Quick confirmation
	RE4	Our requests are handled promptly
Assurance	ASS1	Employees of bank have the knowledge to answer customer questions
	ASS2	Politeness and friendly staff
	ASS3	Employees are always willing to help you.
	ASS4	Experienced management team**.**
Security	S1	Security for ATMs
	S2	Online filling
	S3	Protection of banking transactions
	S4	Privacy / Confidentiality of the bank.
	S5	Care in collection of personal information
Perceived Usefulness	PU1	The apps helps me to accomplish things more quickly
	PU2	Using the Digital banking apps is efficient
	PU3	The Digital banking apps is useful for me
	PU4	The apps are more convenient in finding sources
	PU5	The Digital banking apps have more number of features
	PU6	Only young people use Digital banking apps vastly
	PU7	Using a Digital banking app distinguishes me from others
	PU8	Digital banking apps improves my image
Perceived Ease of use	PE1	The Digital banking apps are easy to use
	PE2	The Digital banking applications insist on error notification
	PE3	The apps helps me in what I want to do

Construct	Items	Description
	PE4	My interaction with the Digital banking apps is clear and understandable
	PE5	I find the Digital banking apps are pleasant
Customer Acceptance	CA1	Using a Digital banking apps has its advantages
	CA2	Using Digital banking apps personalize my phone
	CA3	The Digital banking apps allow me to stay connected with my friends
	CA4	Digital banking Apps helps me to stay connected in social Networking websites
	CA5	Digital banking apps contended with news feeds
	CA6	Using Digital banking apps reflects my personality from others
Intention to adopt Banking Services	IN1	I think the chances are that within 6 months I will use another type of Digital banking application
	IN2	I think the chances are that within 12 months I will use another type of Digital banking application
	IN3	Within 18 months I will use another type of Digital banking application
	IN4	The Digital banking apps fit my style
	IN5	Fewer push notifications to adopt apps

One way ANOVA has been applied to test the significant difference between eight items in Tangibility and the demographic profile age, education, profession and monthly income of the respondents. Independent sample t test has been applied to identify the significant difference between the various service quality dimensions and gender and marital status of the respondents.

TABLE 4.19

Demographic Profile and Tangibility

		Age	Education	Profession	Monthly Income	Gender	Marital Status
T1	f value	3.950	1.254	2.576	1.664	4.287	5.334
	Significant value	0.008*	0.282	0.037*	0.174	0.389	0.021*
T2	f value	1.513	1.862	2.725	0.490	2.053	1.984
	Significant Value	0.210	0.099	0.029*	0.690	0.152	0.160
T3	f value	8.207	0.456	0.811	0.746	0.876	0.013
	Significant Value	0.000*	0.809	0.518	0.525	0.350	0.909
T4	f value	6.233	0.478	3.440	2.103	1.066	0.109
	Significant Value	0.000*	0.792	0.009*	0.099*	0.302	0.742
T5	f value	4.985	1.098	3.780	1.920	0.030	0.004
	Significant Value	0.002*	0.360	0.005*	0.125	0.862	0.950
T6	f value	7.303	0.894	5.061	2.680	1.137	8.361
	Significant Value	0.000*	0.485	0.001*	0.046*	0.287	0.004*
T7	f value	4.731	0.897	1.810	2.199	0.085	2.040
	Significant Value	0.003*	0.483	0.125	0.087	0.770	0.154
T8	f value	5.235	1.020	0.234	0.451	1.853	1.381
	Significant Value	0.001*	0.405	0.919	0.717	0.174	0.240

**Significant at 5% level* *Source: Computed data*

It is found that there is significant difference between the item T1 which is 'Bank has up-to-date information' and age, profession and marital status of the respondents since their p values are found to 0.008, 0.037 and 0.021 which is less than 0.05. Also, there is no significant difference between education, monthly income and gender of the respondents since their p values 0.282, 0.174 and 0.389 which are greater than 0.05.

With regard to the item T2 that is 'Location of the bank' there is a significant difference between profession and the location of the bank since p value is found to be 0.029. but for other demographic characters that includes age, education, monthly income, gender and marital status, there is no significant difference between them and item T2 since their p values are 0.210, 0.099, 0.690, 0.152 and 0.160 which are greater than 0.05.

It is found that there is a significant difference between item T3 'sufficient number of ATM machines' and age of the respondents since p value is 0.000 which is less than 0.05. p values of education, profession, monthly income, gender and marital status are found to be 0.809, 0.518, 0.525, 0.350 and 0.909. Hence, it can be interpreted that there is no significant difference between item T3 'sufficient number of ATM machines' and demographic characteristics viz., education, profession, monthly income, gender and marital status.

Item T4 'cash counting machines' is tested to find the significant difference with demographic profile of the respondents. The results reveals that there is a significant difference between the item T4 and age, profession and monthly income of the respondents since their p values 0.000, 0.009 and 0.099 are lesser than the significant value. Also there are no significant difference between item T4 and education, gender and marital status of the respondents since their p values are 0.792, 0.302 and 0.742 are greater than the significant value.

p values of age and profession are found to be 0.002 and 0.005 when tested for significance with the item T5 'Counter partitions in bank and its branches'. Hence there is a significant difference between the item T5 and age, profession of the respondents. Also it is found that there are no significant difference between education, income, gender, marital status and item T5 since their f values 0.360, 0.125 0.862 and 0.950 respectively.

When tested with the item T6 ‘Materials associated with the banks office (Pamphlets, brochures) are visually appealing at the banks office’ it is found that, there is a significant difference between age, profession, income, marital status and item T6 of the respondents since their p values are 0.000, 0.001, 0.046 and 0.004 respectively. The p values of education, and gender are found to be 0.485 and 0.287 which are greater than the significant value 0.05 and hence it can be interpreted that there is no significant difference between the item T6 and education, gender of the respondents.

Item T7 ‘The employees approach’ is tested for significant difference between demographic profile of the respondents. It is found that there is a significant difference between age and item T7 and p value is found to be 0.003. The p values of education, profession, income, gender and marital status of the respondents are found to be 0.483, 0.125, 0.087, 0.770 and 0.154 respectively. Hence it can be identified that there is no significant difference between the item T7 and education, profession, income, gender and marital status of the respondents.

There is a significant difference between age and item T8 ‘Guide signs indicating as to which counters are offering which services’ of the respondents since p value of age is found to be 0.001 which is lesser than the significant value 0.05. But the p values of education, profession, income, gender and marital status are found to be 0.405, 0.919, 0.717, 0.174 and 0.240 and hence there is no significant difference between the item T8 and education, profession, income, gender and marital status of the respondents.

TABLE 4.20

Demographic Profile and Reliability

		Age	Education	Profession	Monthly Income	Gender	Marital Status
R1	f value	10.067	0.676	1.143	1.441	0.081	1.954
	Significant Value	0.000*	0.642	0.335	0.230	0.777	0.163
R2	f value	13.340	0.521	2.802	1.382	2.009	0.698
	Significant Value	0.000*	0.761	0.025*	0.247	0.157	0.404
R3	f value	2.186	0.378	1.503	2.354	0.249	0.212
	Significant Value	0.089	0.864	0.200	0.071	0.618	0.646
R4	f value	8.233	0.454	0.792	0.801	0.956	0.013
	Significant Value	0.003*	0.810	0.531	0.493	0.329	0.909
R5	f value	6.348	0.497	3.494	2.101	1.062	0.109
	Significant Value	0.000*	0.778	0.008*	0.099	0.303	0.742

**Significant at 5% level* *Source: Computed data*

Item R1 is tested for significant difference with demographic characteristics of the respondents. It is found that there is a significant difference between the item R1 and age since the significant values are found to be 0.000 which is lesser than 0.005. But the significant values between the item R1 and education, profession, monthly income, gender and marital status are found to 0.642, 0.335, 0.230, 0.777 and 0.163 respectively which are greater than the significant value 0.05. Hence there are no differences between the item R1 and education, profession, monthly income, gender and marital status of the respondents.

It is found that there is a significant difference between the item R2 and age, profession of the respondents. Their significant values are found to be 0.000 and 0.025. But for other demographic variables education, monthly income, gender and marital status, their difference doesn't hold good with the item R2 since their significant values are 0.761, 0.247, 0.157 and 0.404 respectively.

When demographic variables are tested with the item R3, it is found that there is no significant difference between the item R3 and the demographic variables viz., age, education, profession, monthly income, gender and marital status of the respondents since their significant values are found to be 0.089, 0.864, 0.200, 0.071, 0.618 and 0.646 respectively which are greater than 0.05.

There exists a significant difference between age and the item R4 since their significant value is found to be 0.003. There is no significant difference between education, profession, monthly income, gender and marital status and the item R4 since their significant values are 0.810, 0.531, 0.493, 0.329 and 0.909 respectively.

Item R5 is tested to find the significant difference with demographic profile of the respondents. The results reveals that there are no significant difference between item R5 and education, monthly income, gender and marital status of the respondents since their p values are 0.778, 0.099, 0.303 and 0.742 respectively which are greater than the significant value 0.05. There exist a significant difference between age, profession and the item R5 since the significant values are 0.000 and 0.008 respectively.

TABLE 4.21

Demographic Profile and Responsiveness

		Age	Education	Profession	Monthly Income	Gender	Marital Status
RES1	f value	4.985	1.098	3.780	1.920	0.030	0.004
	Significant Value	0.002*	0.360	0.005*	0.125	0.862	0.956
RES2	f value	7.303	0.894	5.061	2.680	1.137	8.361
	Significant Value	0.000*	0.485	0.001*	0.046*	0.287	0.004*
RES3	f value	4.770	0.908	1.698	2.053	0.336	2.040
	Significant Value	0.003*	0.475	0.149	0.105	0.562	0.154
RES4	f value	5.235	1.020	0.234	0.451	1.853	1.381
	Significant Value	0.001*	0.405	0.919	0.717	0.174	0.240

**Significant at 5% level* *Source: Computed data*

When tested with the item RES1 it is found that, there is a significant difference between age, profession and item RES1 of the respondents since it significant value is 0.002 and 0.005. The significant values of education, monthly income, gender and marital status are found to be 0.360, 0.125, 0.862 and 0.956 which are greater than the significant value 0.05 and hence it can be interpreted that there is no significant difference between the item RES1 and education, monthly income, gender and marital status of the respondents.

It is found that there is a significant difference between the item RES2 and age, profession, monthly income, and marital status of the respondents. Their significant values are found to be 0.000, 0.001, 0.046 and 0.004 of the respondents. But for other demographic variables education and gender, their relationship doesn't hold good with the item RES2 since their significant values are 0.485 and 0.287 respectively.

There exist a significant difference between age and the item RES3 since the significant values are found to be 0.003. There is no significant difference between education, profession, monthly income, gender, marital status and the item RES3 since their significant values are 0.475, 0.149, 0.105, 0.562 and 0.154 respectively.

It is found that there is a significant difference between the item RES4 and age of the respondents. Their significant values are found to be 0.001. But for other demographic variables education, profession, monthly income, gender and marital status, there difference doesn't hold good with the item RES4 since their significant values are 0.405, 0.919, 0.717, 0.174 and 0.240 respectively which are greater than 0.05

TABLE 4.22

Demographic Profile and Assurance

		Age	**Education**	**Profession**	**Monthly Income**	**Gender**	**Marital Status**
ASS1	f value	10.062	0.580	1.151	1.349	0.055	1.954
	Significant Value	0.000*	0.715	0.331	0.257	0.814	0.963
ASS2	f value	13.373	0.448	2.873	1.464	1.516	0.698
	Significant Value	0.000*	0.815	0.022*	0.223	0.219	0.404
ASS3	f value	2.328	0.342	1.509	2.162	0.149	0.212
	Significant Value	0.074	0.887	0.198	0.091	0.699	0.646
ASS4	f value	6.142	0.469	3.394	2.101	0.862	0.109
	Significant Value	0.000*	0.799	0.009*	0.099	0.353	0.742

**Significant at 5% level* *Source: Computed data*

Item ASS1 is tested for significant difference with demographic characteristics of the respondents. It is found that there is a significant difference between age and the ASS1 since the significant value is found to be 0.000. But the significant values between the item ASS1 and education, profession, monthly income, gender and marital status are found to be 0.715, 0.331, 0.257, 0.814 and 0.963 which are greater than the significant value 0.05. Hence there are no differences between the item ASS1 and education, profession, monthly income, gender and marital status of the respondents.

There exist a significant difference between age, profession and the item ASS2 since their significant values are found to be 0.000 and 0.022. There is no significant difference between education, monthly income, gender, marital status and the item ASS2 since their significant values are 0.815, 0.223, 0.219 and 0.404 respectively.

When demographic variables are tested with the item ASS3, it is found that there is no significant difference between the item ASS3 and the demographic variables viz., age, education, profession, monthly income, gender and marital status of the respondents since their significant values are found to be 0.074, 0.887, 0.198, 0.091, 0.699 and 0.646 respectively which are greater than 0.05.

It is found that there is a significant difference between the item ASS4 and age, and profession. Their significant values are found to be 0.000 and 0.009. But for other demographic variables education, gender, marital status and monthly income of the respondents, there exists no significant difference between the item ASS4 since their significant values are 0.799, 0.353, 0.742 and 0.099.

TABLE 4.23

Demographic Profile and Security

		Age	Education	Profession	Monthly Income	Gender	Marital Status
SEC1	f value	4.985	1.098	3.780	1.920	0.030	0.004
	Significant Value	0.002*	0.360	0.005*	0.125	0.862	0.950
SEC2	f value	7.303	0.894	5.061	2.680	1.137	8.361
	Significant Value	0.000*	0.485	0.001*	0.046*	0.287	0.004*
SEC3	f value	4.754	0.909	1.652	2.000	0.280	2.040
	Significant Value	0.003*	0.474	0.160	0.113	0.597	0.154
SEC4	f value	5.282	0.966	0.263	0.388	2.027	1.459
	Significant Value	0.001*	0.438	0.902	0.762	0.155	0.228
SEC5	f value	0.820	15.106	3.834	2.078	1.204	3.784
	Significant Value	0.483	0.000*	0.004*	0.102	0.273	0.052

**Significant at 5% level* *Source: Computed data*

The above table reveals that there is a significant difference between age, profession and the item SEC1 since their significant values are 0.002 and 0.005. But the significant values of education, monthly income, gender, marital status are found to be 0.360, 0.125, 0.862 and 0.950 respectively. Hence there is no significant difference between the item SEC1 and education, monthly income, gender, marital status of the respondents.

There is a significant difference between item SEC2 and age, profession, monthly income, marital status of the respondents since their significant values are found to be 0.000, 0.001, 0.046 and 0.004 which is greater than 0.05. Significant values are education and gender are found to be 0.485 and 0.287 and hence there is no significant relationship between item SEC2 and education, gender of the respondents.

With regards to the item SEC3, there exist a significant difference between age and the item SEC3. But with regards to other demographic variables viz., education, profession, monthly income, gender and marital status significant values are found to be 0.474, 0.160, 0.113, 0.597 and 0.154 which are greater than 0.05. Hence there is no significant difference between the item SEC3 and education, profession, monthly income, gender and marital status of the respondents.

There exist a significant difference between age and the item SEC4 since the significant value is found to be 0.001 which is lesser than 0.05. But with regards to other demographic variables viz., education, profession, monthly income, gender and marital status significant values are found to be 0.438, 0.902, 0.762, 0.155 and 0.228 which are greater than 0.05. Hence there is no significant difference between the item SEC4 and education, profession, monthly income, gender and marital status of the respondents.

It is found that there is a significant difference between item SEC5 and education, profession of the respondents since their significant values are found to be 0.000 and 0.004. but the significant values of age, monthly income, gender, marital status of the respondents are found to be 0.483, 0.102, 0.273 and 0.052 respectively which are greater than 0.05 and hence there is no significant difference between the item SEC5 and age, monthly income, gender, marital status of the respondents.

TABLE 4.24

Demographic Profile and Perceived Usefulness

		Age	Education	Profession	Monthly Income	Gender	Marital Status
PU1	f value	7.040	0.342	1.515	0.873	0.339	3.153
	Significant Value	0.000*	0.888	0.196	0.455	0.561	0.076
PU2	f value	15.345	1.295	3.379	1.657	0.703	0.417
	Significant Value	0.000*	0.264	0.010*	0.175	0.402	0.519
PU3	f value	9.506	0.316	0.519	2.968	0.453	0.589
	Significant Value	0.000*	0.904	0.722	0.031*	0.501	0.443
PU4	f value	0.991	1.092	0.610	1.889	2.646	0.053
	Significant Value	0.397	0.364	0.656	0.130	0.104	0.818
PU5	f value	5.235	0.416	2.006	2.225	0.288	0.027
	Significant Value	0.001*	0.838	0.092	0.084	0.591	0.869
PU6	f value	2.632	0.151	0.315	1.379	0.208	0.019
	Significant Value	0.049*	0.980	0.868	0.248	0.648	0.892
PU7	f value	0.245	0.712	0.538	0.313	1.143	2.796
	Significant Value	0.865	0.615	0.708	0.816	0.286	0.095
PU8	f value	11.907	0.728	3.188	4.581	0.897	4.587
	Significant Value	0.000*	0.603	0.013*	0.004*	0.344	0.033

**Significant at 5% level* *Source: Computed data*

It is found that there is significant difference between the item PU1 and age of the respondents since its p values is found to 0.000 which is less than 0.05. Also, there is no significant difference between education, profession, monthly income, gender and marital status of the respondents since their p values are found to be 0.888, 0.196, 0.455, 0.561 and 0.076 which are greater than 0.05.

With regard to the item PU2 there is a significant difference between age and profession since p value is found to be 0.000 and 0.010. But for other demographic characters that includes education, monthly income, gender and marital status, there is no significant difference between them and item PU2 since their p values are 0.264, 0.175, 0.402 and 0.519 respectively which are greater than 0.05.

It is found that there is a significant difference between item PU3 and age, monthly income of the respondents since p value is 0.000 and 0.031 respectively which are less than 0.05. p values of education, profession, gender and marital status are found to be 0.904, 0.722, 0.501 and 0.443. Hence, it can be interpreted that there is no significant difference between item PU3 and demographic characteristics viz., education, profession, gender and marital status.

Item PU4 is tested to find the significant difference with demographic profile of the respondents. The results reveals that there are no significant difference between item PU4 and age, education, profession, monthly income, gender and marital status of the respondents since their p values are 0.397, 0.364, 0.656, 0.130, 0.104 and 0.818which are greater than the significant value 0.05.

p values of age is found to be 0.001 when tested for significance with the item PU5 and hence there is a significant difference between the item PU5 and age of the respondents. Also it is found that there are no significant difference between education, profession, income, gender, marital status and item PU5 since their p values 0.838, 0.092, 0.084, 0.591 and 0.869 respectively.

When tested with the item PU6 it is found that, there is a significant difference between age and item PU6 of the respondents since its p value is 0.001. The p values of education, profession, monthly income, gender and marital status are found to be 0.980, 0.868, 0.248, 0.648 and 0.892 which are greater than the significant value 0.05 and hence it can be interpreted that there is no significant difference between the item PU6 and education, profession, monthly income, gender and marital status of the respondents.

Item PU7 is tested to find the significant difference with demographic profile of the respondents. The results reveals that there are no significant difference between item PU7 and age, education, profession, monthly income, gender and marital status of the

respondents since their p values are 0.865, 0.615, 0.708, 0.816, 0.286 and 0.095 are greater than the significant value 0.05.

There is a significant difference between age and item PU8 of the respondents since p value of age, profession and monthly income is found to be 0.000, 0.013, 0.004 and 0.033 which is lesser than the significant value 0.05. But the p values of education, gender and marital status are found to be 0.603 and 0.344 hence there is no significant difference between the item PU8 and education, gender and marital status of the respondents.

TABLE 4.25

Demographic Profile and Perceived Ease of Use

		Age	**Education**	**Profession**	**Monthly Income**	**Gender**	**Marital Status**
PE1	f value	11.633	0.651	0.207	1.391	1.545	4.624
	Significant Value	0.000*	0.661	0.934	0.244	0.214	0.032*
PE2	f value	3.570	0.377	0.661	1.668	0.042	0.409
	Significant Value	0.014*	0.865	0.619	0.173	0.837	0.523
PE3	f value	12.881	1.071	0.947	1.491	0.012	2.004
	Significant Value	0.000	0.375	0.436	0.216	0.912	0.157
PE4	f value	10.893	0.321	0.372	0.850	0.447	2.502
	Significant Value	0.000*	0.900	0.829	0.467	0.504	0.114
PE5	f value	13.661	0.606	2.024	0.940	0.356	16.035
	Significant Value	0.000*	0.695	0.090	0.421	0.551	0.000*
PE6	f value	6.389	0.132	2.022	1.656	6.533	0.005
	Significant Value	0.000*	0.985	0.090	0.175	0.011*	0.944

**Significant at 5% level* *Source: Computed data*

Item PE1 is tested for significant difference with demographic characteristics of the respondents. It is found that there is a significant relationship between the item PE1 and age, marital status since the significant values are found to be 0.000 and 0.032 which are lesser than 0.005. But the significant values between the item PE1 and education, profession, monthly income, and gender are found to be 0.661, 0.934, 0.244 and 0.214 respectively which are greater than the significant value 0.05. Hence there are no difference between the item PE 1 and education, profession, monthly income and gender of the respondents.

There exists a significant difference between age and the item PE2 since their significant value is found to be 0.014. There is no significant difference between education, profession, monthly income, gender and marital status and the item PE2 since their significant values are 0.865, 0.619, 0.173, 0.837 and 0.523 respectively.

When demographic variables are tested with the item PE3, it is found that there is no significant difference between the item PE3 and the demographic variables viz., education, profession, monthly income, gender and marital status of the respondents since their significant values are found to be 0.375, 0.436, 0.216, 0.912 and 0.157 respectively which are greater than 0.05. The significant value of age is found to be 0.000 and hence there is a significant difference between age and the item PE3.

It is found that there is a significant difference between the item PE4 and age of the respondents. Their significant values are found to be 0.000. But for other demographic variables education, profession, monthly income, gender and marital status, their relationship doesn't hold good with the item PE4 since their significant values are 0.900, 0.829, 0.467, 0.504 and 0.114 respectively.

Item PE5 is tested to find the significant difference with demographic profile of the respondents. The results reveals that there are no significant difference between item PE5 and education, profession, monthly income and gender of the respondents since their p values are 0.695, 0.090, 0.421 and 0.551 are greater than the significant value 0.05. There exist a significant difference between age, marital status and the item PE5 since the significant values are 0.000.

When tested with the item PE6 it is found that, there is a significant difference between age, gender and item PE6 of the respondents since its f value is 0.000 and 0.011. The p values of education, profession, monthly income and marital status are found to be 0.985, 0.090, 0.175 and 0.944 which are greater than the significant value 0.05 and hence it can be interpreted that there is no significant difference between the item PE6 and education, profession, monthly income, and marital status of the respondents.

TABLE 4.26

Demographic Profile and Customer Acceptance

		Age	**Education**	**Profession**	**Monthly Income**	**Gender**	**Marital Status**
CA1	f value	9.254	0.382	0.351	1.269	2.578	3.278
	Significant Value	0.000*	0.543	0.826	0.290	0.189	0.042*
CA2	f value	4.269	0.386	0.796	2.976	0.039	0.459
	Significant Value	0.028*	0.794	0.784	0.287	0.897	0.624
CA3	f value	11.896	1.563	0.85	1.587	0.034	2.022
	Significant Value	0.000*	0.481	0.368	0.94	0.842	0.257
CA4	f value	9.29	0.427	0.279	0.96	0.54	3.401
	Significant Value	0.000*	0.843	0.726	0.384	0.529	0.167
CA5	f value	11.675	0.782	1.095	0.89	0.429	15.093
	Significant Value	0.793	0.695	0.072	0.278	0.491	0.002*
CA6	f value	18.752	0.386	0.232	1.309	0.364	2.327
	Significant Value	0.000*	0.859	0.92	0.271	0.546	0.128

**Significant at 5% level* *Source: Computed data*

The above table reveals that there is a significant difference between age, marital status and the item CA1 since the significant value is found to be 0.000 and 0.042. But the significant values between the item CA1 and education, profession, monthly income and gender of the respondents are found to be 0.543, 0.826, 0.290 and 0.189 respectively which are greater than the significant value 0.05. Hence there are no difference between the item CA1 and education, profession, monthly income and gender of the respondents.

There exists a significant difference between age and the item CA2 since their significant value is found to be 0.028. There is no significant difference between education, profession, monthly income, gender and marital status and the item CA2 since their significant values are 0.794, 0.784, 0.287, 0.897 and 0.459 respectively.

When demographic variables are tested with the item CA3, it is found that there is no significant difference between the item CA3 and the demographic variables viz., education, profession, monthly income, gender and marital status of the respondents since their significant values are found to be 0.481, 0.368, 0.940, 0.842 and 0.257 respectively which are greater than 0.05. The significant value of age is found to be 0.000 and hence there is a significant difference between age and the item CA3.

It is found that there is a significant difference between the item CA4 and age of the respondents. Their significant values are found to be 0.000. But for other demographic variables education, profession, monthly income, gender and marital status, their difference doesn't hold good with the item CA4 since their significant values are 0.843, 0.726, 0.384, 0.529 and 0.167 respectively.

There exists a significant difference between marital status and the item CA5 since the significant values are found to be 0.002. There is no significant relationship between age, education, profession, monthly income, gender and the item CA5 since their significant values are 0.793, 0.695, 0.072, 0.278, 0.491 respectively.

It is found that there is a significant difference between the item CA6 and age of the respondents. Their significant values are found to be 0.000. But for other demographic variables education, profession, monthly income, gender and marital status, there difference doesn't hold good with the item CA6 since their significant values are 0.859, 0.920, 0.271, 0.546 and 0.128 respectively which are greater than 0.05.

TABLE 4.27

Demographic Profile and Intention to Adopt

		Age	Education	Profession	Monthly Income	Gender	Marital Status
I1	f value	11.038	1.528	1.638	0.228	0.047	0.011
	Significant Value	0.000*	0.179	0.163	0.877	0.829	0.916
I2	f value	12.344	1.185	1.287	1.077	0.016	3.437
	Significant Value	0.000*	0.315	0.274	0.358	0.900	0.064
I3	f value	10.462	0.595	1.451	2.179	1.571	3.705
	Significant Value	0.000*	0.704	0.216	0.089	0.210	0.055
I4	f value	10.753	0.883	1.070	0.100	0.061	1.656
	Significant Value	0.000*	0.492	0.370	0.960	0.805	0.199
I5	f value	16.142	0.679	2.208	0.458	6.264	0.001
	Significant Value	0.000*	0.639	0.067	0.712	0.013*	0.973

**Significant at 5% level* *Source: Computed data*

The above table reveals that there exist a significant difference between age and the items I1, I2, I3 and I4 since the p value is found to be 0.000. But with regards to other demographic variables viz., education, profession, monthly income, gender and marital status significant values are found to be greater than 0.05. Hence there is no significant difference between the item I3 and education, profession, monthly income, gender and marital status of the respondents.

The above table reveals that there is a significant difference between age, gender and the item I5 since their significant values are 0.000 and 0.013. But the significant values of education, profession, monthly income and marital status are found to be 0.639, 0.067, 0.712 and 0.973 respectively. Hence there is no significant difference between the item I5 and education, profession, monthly income, marital status of the respondents.