

Employee's Attitude Towards Adoption of Electronic Banking Services: A Case of Public Sector Banks

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Abstract

Electronic banking is shifting the banking industry, having the major effects on banking dealings. Banking is nowadays no longer restricted to the branches were one has to move to the branch in person, to withdraw money or put down a cheque or demand a statement of accounts. In factual electronic banking, any inquiry or operation is processed online devoid of any indication to the branch (anywhere banking) at every moment. The electronic banking, thus, at this time is added of a custom to more willingly than an exception in many urbanised countries because of the reality that it is the cheapest system of set that banking services. These days, e-banking is used as an intentional tool by the universal banking zone to invite and keep hold of customers. The main objective of carrying out this study was to measure the attitude of bank employees towards the adoption of E-banking services among public sector banks in Sivakasi. Descriptive and analytical research methodology is used to accomplish the study using census method. The study is conducted in 21 public sector banks in Sivakasi. A questionnaire was developed based on employee's perception, risks associated, challenges, workload, job satisfaction, and employees benefits. The data are collected from 205 bank employees through structured questionnaire. The data were analysed in the course of frequency percentage and Kruskal Wallis test with the help of SPSS.

Keywords: Electronic Banking, Banking Industry, Public Sector Banks, Employees Attitude, Sivakasi

Introduction

The rapid progressing worldwide information infrastructure including information technology and

mechanised networks for instance the Internet and telecommunications systems facilitate the expansion of non-traditional commerce at an international level. The almost entire connectivity which the Internet offers has prepared it an important business utensil. These developments have created a new type of economy, which many call the 'digital economy'. This fast up-and-coming financial system is bringing with it swiftly altering technologies, rising knowledge power in every areas of business, and creating effective supply chains and new-fangled forms of businesses and service deliverance channels such as e-banking. Technology has developed into more reachable, cheaper, and easier to use, which has a key impact on the world's trade and commerce. Among the beginning of the Internet and the World Wide Web companies acknowledged IT as a instrument to do business while consumers accepted it as not only an prospect to pay for wares more the internet and services other than too to acquire information. It has also changed the way of doing banking transaction. It creates innovative products, service promote opportunities and enhanced service output. Technology espousal via the banks has enabled the use of diverse technology tools in banking, which facilitate bank to lessen transaction expenditure, saving money and as well as accumulate more time. It categorised as an electronic banking.

Review of Literature

A review of previous literature on similar line helps the researcher to understand the problem of the study better and to proceed on a suitable track. There is a need to know the research gap in this topic of study. In this analysis, the researcher searched for prior studies and the collect literature are as follows.

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There are numerous teething issues connected to technology implementation in the banking sector. The public sector banks have allocated budgets for employee training and development and have set up devoted training centres, but there is a gap between management view and employees' views as expounded in the argument. Training is an imperative sub-system in the banking secretarial system, which has its prime objective of the improvement of employees at all levels, for contributing towards organisational success. The study has provided an insight about the employee expectations from the bank (Singh & Shukla, 2016).

The study focused on select public sector banks and customers' opinion from one region which have common social background. It resulted that the prompt response, confidentiality, website design, and ease of use are factors that affect customer satisfaction. Customer's gender, age, education, and income level influence the customer satisfaction. The usage of up-to-date information and technologies for customer communication enhances the customer satisfaction. It is limited to exploring customer satisfaction on Internet banking services provided by banks and effect of demographics on satisfaction (Raghavendra and Kumar, 2016).

The banks provide good ATM facility, e-banking facility, phone banking facility, plastic money facility, good interest on loans, and other financial facilities which satisfy customers. Employee commitment is also playing a major role in customer satisfaction. How employees respond to the problems of customer is also very important for customer satisfaction, but our study indicates somewhere the employees fail to solve the problems of the customers. The problems identified in this research are that the customers find problem with locker facilities and there is less employee commitment in solving customer satisfaction (Ramya and Rao, 2016).

The bankers' perspectives on e-banking activities of respondents, impact of e-banking, and measures used by banks to promote e-banking. The survey data used in this research are collected through a questionnaire in Northern region of India by administering to 192 bankers. The enquiry reveals that customers generally use e-banking services on persuasion of bankers. User-ship is mostly concentrated on professionals, business class, and males belonging to middle age. The bankers are convinced that e-banking helps in improving the relationship between bankers and customers and that it will bring patent

improvement in the overall performance of banks. So far as promotional avenues are concerned, print media is at the top (Sharma, 2011).

The new private sector banks have brought with them state of the art technology, built up on modern infrastructure, a wide network of branches, shown superior standards in productivity, and encouraged several global practices. In this study, all mean responses of different banks for this segment are identical. While the same test for relative improvement, complexity, role of technology in strategic decision making practice and modernisation and maturity, rejects the null hypothesis (Murari and Tater, 2014).

The social power enhances perceived usefulness, and computer self-efficacy and technology facility influence the perceived ease of use. Again, perceived ease of use significantly influences perceived usefulness which in turn has significant effect on behavioural intention and usage behaviour. Social influence of superiors was the prominent determinant of perceived usefulness of the CBS technology. Hence, the role of managers as effective communicators is heightened especially in conveying the benefits of using IT and in turn achieving organisational goals (Nath, Bhal, and Kapoor, 2013).

Statement of the Problem

Technology has changed the face of banking. Technological growth in the banking sector has a great impact on the employees as well as on the customers of the banks. Though the workload has been reduced, many of the employees may not be able to adopt themselves to the growing technology. This may make them feel stressful in their work. But on the other hand, the employees may be able to detect the errors and frauds easily, while comparing with the traditional banking. Sivakasi is an industrial town having huge number of fireworks and match work industries. Everyday there are numerous transactions in the bank, hence an attempt has been made to know about the perception of the employees of the banks in Sivakasi. Working culture in banks is totally changed. Success of every bank highly depends on its employees. The technology enabled banking services compact the paper work. It improves the competence of database executive with slighter strain of effort. The staff is aware of giving services through e-channels and can pay out their saved time on other development tricks. If the employees are not apparent in their job, working status,

work civilisation, and acquaintance, they cannot make the customers fulfillment with better excellence services. So it is significant to study the perception of employees towards technology enabled banking services. This study analyses the employees' perspectives on e-banking activities and evaluates the discernment of bank staff on the topic of e-banking services in Sivakasi town.

Objectives of the Study

- To analyse the perception of the respondents towards e-banking services.
- To identify their problems and challenges in the implementation of e-banking services.
- To know their satisfaction level in the adoption of e-banking services.

Methodology

This study is both descriptive and analytical in nature. It covers both primary and secondary data.

Primary Data

The primary data necessary for the study were collected from the respondents selected for the study area. Pre-tested questionnaire is used for collection of primary data.

Secondary Data

The researcher has collected required secondary data from various sources like magazines, journals, textbooks, websites etc.

Hypotheses of the Study

- There is no significant association between age and the benefits of e-banking services.
- There is no significant relationship between socio-economic profile of the respondents such as gender, age, educational qualification, experience, working status and risks associated with e-banking.
- There is no significant association between working status and the level of job satisfaction.

Sampling Design

In this study, the data has been collect from the employees of the public sector banks located at Sivakasi. The data used in the study are both primary and secondary. There are 22 public sector banks in Sivakasi with about 205 employees. So, the researcher has chosen all the employees as census method.

Results and Discussion

Application of Kruskal Wallis Test

If several independent samples are involved, analysis of variance is the usual procedure. Failure to meet the assumptions needed for analysis of variance makes its value doubtful. An alternative technique was developed called the Kruskal-Wallis one-way analysis of variance or the H-test.

This test helps in testing the null hypothesis that k independent random samples come from identical populations against the alternative hypothesis that the means of these samples are not all equal.

As is done in the Mann-Whitney U-test, all data are ranked as if they were in one sample. From lowest to highest, the rank sums of each sample are calculated. The H-statistic is calculated from the formula:

$$H = \frac{12}{N(N+1)} \sum_{i=1}^k \frac{R_i^2}{n_i}$$

where n_1, n_2, \dots, n_k are the number in each of k samples, $N = n_1 + n_2 + \dots + n_k$ and R_1, R_2, \dots, R_k are the rank sums of each sample. If there are ties, the usual procedure is followed, but H is fairly sensitive to ties, so if there are very many of them a correction should be made. The effect of the correction is to increase the value of H slightly, so its use is not imperative. For small samples, H is roughly distributed as chi-square with k-1 degrees of freedom.

If the null hypothesis is true and each sample has at least five observations, the sampling distribution of H can be approximated closely with a chi-square distribution with k-1 degrees of freedom.

Association between Age and Benefits of E-Banking Services

To test the association between age and benefits of e-banking services, the Kruskal-Wallis test has been applied.

Table 1: Mean Rank of Different Classification of Respondents on the Basis of their Age

	Age	N	Mean Rank
Benefits of e-banking	21 - 30 Years	51	99.91
	31 - 40 Years	83	105.65
	41 - 50 Years	54	99.02
	Above 51 Years	17	111.97
	Total	205	

Source: Computed Data

From Table 1, it is clear that the mean rank of respondents in age group of 21-30 years is 99.91, 31-40 years is 105.65, 41-50 years is 99.02, and for above 51 years is 111.97.

Table 2: Age and Benefits of E-banking: Kruskal-Wallis Test Result

	Age and Benefits of e-banking Services
Chi-Square	2.497
Df	3
Asymp. Sig.	.476

Source: Computed Data

From results shown in Table 2, it is found that the significant value for Kruskal-Wallis test is 0.476 which is more than the acceptable level of 0.05.

Hence, the null hypothesis is accepted and it is concluded that there is no significant association between age and the benefits of e-banking services.

It is inferred that the opinion of employees do not differ on the benefits of e-banking.

Table 3: Risks Associated with E-banking

Risk statement	SA	A	N	DA	SDA	Total
There may be a chance of data loss.	88 (42.90)	96 (46.80)	5 (2.40)	15 (7.30)	1 (0.50)	205
There may be a chance of fraud.	87 (42.40)	100 (48.80)	6 (2.90)	12 (5.90)	0	205
Lack of security issues	94 (45.90)	93 (45.40)	7 (3.40)	11 (5.40)	0	205
It leads to high service cost.	88 (42.90)	90 (43.90)	5 (2.40)	22 (10.70)	0	205
Need for expertise for training to employee.	82 (40.0)	100 (48.80)	6 (2.90)	17 (8.30)	0	205
Inadequate information on the web-site	95 (46.30)	96 (46.80)	6 (2.90)	8 (3.90)	0	205
There is less operational reliability.	91 (44.40)	90 (43.90)	7 (3.40)	17 (8.30)	0	205

Source: Primary Data

From Table 3, it is evident that among 205 respondents, 96 (46.80 percent) agreed that there may be a chance of data loss risk; 100 (48.80 percent) respondents agreed that there may be a chance of fraud risk; 94 (45.90 percent) respondents strongly agreed that there is lack of security issues; 90 (43.90 percent) respondents agreed that it leads

to high service cost; 100 (48.80 percent) respondents agreed that there is a need for expertise and training to employee; 96 (46.80 percent) respondents agreed that there is inadequate information on the website; and 91(44.4 percent) respondents strongly agreed that there is less operational reliability.

It is well-known from the analysis that 48.80 percent of the respondents agreed that there may be a chance of fraud and there is a need for expertise for training to employees.

Age and Risks Associated with E-banking - Application of Kruskal-Wallis Test

In order to test the homogeneity in the risks associated with e-banking, the Kruskal-Wallis test has been applied.

Table 4: Mean Rank of Different Classification of Respondents on the Basis of their Age

	Age	N	Mean Rank
Risks associated with e-banking	21 - 30 Years	51	104.40
	31 - 40 Years	83	104.74
	41 - 50 Years	54	99.82
	Above 51 Years	17	100.38
	Total	205	

Source: Computed Data

Table 5: Age and Risks Associated with E-banking: Kruskal-Wallis Test Result

Risks associated with e-banking Services	
Chi-Square	.579
Df	3
Asymp. Sig.	.901

Source: Computed Data

From results shown in Tables 4 and 5, it is evident that the significant value for Kruskal-Wallis test is 0.901 which is more than the acceptable level of 0.05.

Hence, the null hypothesis is accepted and it is concluded that there is no significant association between age and risks associated with e-banking.

It is inferred that the risks associated with e-banking do not differ on the basis of age.

Educational Qualification and Risks Associated with E-banking - Application of Kruskal-Wallis Test

To test the association between education qualifications and risks associated with e-banking, the Kruskal-Wallis test has been applied.

Table 6: Mean Rank of Different Classification of Respondents on the Basis of their Educational Qualification

	Educational Qualification	N	Mean Rank
Risks associated with e-banking	UG level	71	104.29
	PG level	52	100.85
	Diploma	53	101.29
	Professional	29	106.83
	Total	205	

Source: Computed Data

Table 7: Educational Qualification and Risks Associated with E-banking: Kruskal-Wallis Test Result

Risks associated with E-banking	
Chi-Square	.536
Df	3
Asymp. Sig.	.911

Source: Computed Data

From the results shown in Tables 6 and 7, it is lucid that the significant value for Kruskal-Wallis test is 0.911 which is more than the acceptable level of 0.05.

Hence, the null hypothesis is accepted and it is concluded that there is no significant difference between educational qualification and risks associated with e-banking.

It is incidental that the risks associated with e-banking do not differ on the educational qualification.

Experience and Risks Associated with E-banking - Application of Kruskal-Wallis Test

To test the association between experience and risks associated with e-banking, the Kruskal-Wallis test has been applied.

Table 8: Mean rank of Different Classification of Respondents on the Basis of their Experience

	Experience	N	Mean Rank
Risks associated with e-banking	Less than 10 years	63	108.23
	11 to 20 years	78	103.47
	21 to 30 years	49	97.31
	Above 30 years	15	97.17
	Total	205	

Source: Computed Data

Table 9: Experience and Risks Associated with E-banking: Kruskal-Wallis Test Result

<i>Risks associated with E-banking</i>	
Chi-Square	2.194
Df	3
Asymp. Sig.	.533

Source: Computed Data

From the results shown in Table 8 and 9, it is observed that the significant value for Kruskal-Wallis test is 0.533 which is more than the acceptable level of 0.05.

Hence, the null hypothesis is accepted and it is concluded that there is no significant association between experience and risks associated with e-banking.

It is inferred that the risks associated with e-banking do not differ on the basis of experience.

Working status and Risks Associated with E-banking - Application of Kruskal-Wallis Test

To test the association between working status and risks associated with e-banking, the Kruskal-Wallis Test has been applied.

Table 10: Mean Rank of Different Classification of Respondents on the Basis of their Working Status

	<i>Working status</i>	<i>N</i>	<i>Mean Rank</i>
Risks associated with E-banking	Branch manager	26	108.73
	Assistant branch manager	31	98.05
	Cashier	45	99.44
	Officers	50	104.00
	Clerk	30	97.17
	Others	23	115.59
	Total	205	

Source: Computed Data

Table 11: Working status and Risks associated with E-banking: Kruskal-Wallis Test Result

<i>Risks associated with E-banking</i>	
Chi-Square	3.941
Df	5
Asymp. Sig.	.558

Source: Computed Data

From the results shown in tables 10 and 11, it is evident that the significant value for Kruskal-Wallis test is 0.558 which is more than the acceptable level of 0.05.

Hence, the null hypothesis is accepted and it is concluded that there is no significant association between working status and risks associated with e-banking.

It is inferred that the risks associated with e-banking do not differ on the basis of working status of respondents.

Challenges of E-banking

The study also enquired the perception of employees towards challenges of e-banking. Among 205 respondents, 48.30 percent agreed that implementation of global technology challenges is a major challenge; 45.40 percent agreed that strengthening the public support is a challenge; 48.30 percent agreed that confidentiality, integrity and authentication are challenge; 45.40 percent strongly agreed customer dissatisfaction is a challenge; 48.30 percent agreed that availability of personal services is a challenge, and 44.90 percent of the respondents strongly agreed that competition challenges are major challenges. This information is shown in Table 12.

Table 12: Challenges of E-banking

<i>Challenges</i>	<i>SA</i>	<i>A</i>	<i>N</i>	<i>DA</i>	<i>SDA</i>	<i>Total</i>
Implementation of global technology	84 (41.00)	99 (48.30)	7 (3.40)	15 (7.30)	0	205
Strengthening the public support	79 (38.50)	93 (45.40)	9 (4.40)	24 (11.70)	0	205
Confidentiality, integrity and authentication	78 (38.00)	99 (48.30)	13 (6.30)	15 (7.30)	0	205
Customer dissatisfaction	93 (45.40)	89 (43.40)	6 (2.90)	17 (8.30)	0	205
Availability of personal services	84 (41.00)	99 (48.30)	7 (3.40)	15 (7.30)	0	205
Competition	92 (44.90)	86 (42.00)	10 (4.90)	17 (8.30)	0	205

Source: Primary Data

It is ascertained that most of the respondents (48.30 percent) felt that implementation of global technology, confidentiality, integrity and authentication, and availability of personal services are the challenges for e-banking.

Level of Satisfaction of the Respondents Working with E-Banking Services

researcher has analysed about the level of satisfaction of the respondents and the gathered details are presented in Table 13.

It is very significant to measure the level of satisfaction of the employees for the present study. Hence, the

Table 13: Level of Satisfaction of Respondents towards Workload

Particulars	HS	S	N	DS	HDS	Total
It helps in reducing workload.	87 (42.40)	93 (45.40)	7 (3.40)	17 (8.30)	1 (0.50)	205
It helps in reducing confusions.	84 (41.0)	100 (48.80)	8 (3.90)	13 (6.30)	0	205
It helps to do routine work more efficiently.	90 (43.90)	93 (45.40)	5 (2.40)	16 (7.80)	1 (0.50)	205
To increased interest in work	88 (42.90)	89 (43.40)	5 (2.40)	23 (11.20)	0	205
To increased level of motivation	89 (43.40)	93 (45.40)	6 (2.90)	17 (8.30)	0	205
To increased level of job satisfaction	87 (42.40)	97 (47.30)	8 (3.90)	13 (6.30)	0	205

Source: Primary Data

From Table 13, it is evident that among 205 respondents, 93 respondents (45.40 percent) are satisfied as e-banking helps in reducing workload; 100 respondents (48.80 percent) are satisfied as it helps in reducing confusions; 93 respondents (45.40 percent) are satisfied as it helps to do routine work efficiently; 89 respondents (43.40 percent) are satisfied as it leads to increased interest in

work; 93 respondents (45.40 percent) are satisfied as it leads to increased level of motivation, and 97 respondents (47.30 percent) are satisfied as it leads to increased level of job satisfaction.

It is known from the analysis that 48.80 percent of the respondents are satisfied as it helps in reducing confusions.

Table 15: Level of Satisfaction of Respondents towards Speedy Service

Particulars	HS	S	N	DS	HDS	Total
To minimise the cost of transactions	90 (43.90)	92 (44.88)	7 (3.40)	16 (7.80)	0	205
It saves time	84 (41.00)	96 (46.80)	7 (3.40)	18 (8.80)	0	205
To minimise inconvenience	86 (42.0)	88 (42.90)	11 (5.40)	20 (9.80)	0	205
To provide up-to-date information	77 (37.60)	104 (50.70)	7 (3.40)	17 (8.30)	0	205
To improve service quality	99 (48.30)	87 (42.40)	7 (3.40)	12 (5.90)	0	205

Source: Primary Data

From Table 15, it is evident that among 205 respondents, 92 respondents (44.88 percent) are satisfied with minimising the cost of transactions; 96 (46.80 percent) are

satisfied as it saves time; 88 (42.90 percent) are satisfied with minimising inconvenience; 104 (50.70 percent) are satisfied with providing up-to-date information, and

99 respondents (48.30 percent) are highly satisfied with improving service quality.

It is known from the analysis that 50.70 percent of the respondents are satisfied with providing up-to-date information.

Table 16: Level of Satisfaction of Respondents towards Reducing Stress

<i>Particulars</i>	<i>HS</i>	<i>S</i>	<i>N</i>	<i>DS</i>	<i>HDS</i>	<i>Total</i>
Reduces transactions of customers	85 (41.50)	99 (48.30)	8 (3.90)	13 (6.30)	0	205
Inter-personal relationship with sub-ordinates is increased.	93 (45.40)	92 (44.90)	6 (2.90)	14 (6.80)	0	205
Job is interesting.	87 (42.40)	10 (4.90)	6 (2.90)	102 (49.80)	0	205
Confidentiality to the innovative technology	93 (45.4)	99 (48.30)	3 (1.50)	10 (4.90)	0	205
Improve quality of work through better planning and fair participation in appraisal	9 (4.40)	103 (50.20)	4 (2.0)	89 (43.40)	0	205

Source: Primary Data

From Table 16, it is evident that among 205 respondents, 99 respondents (48.30 percent) are satisfied with reduction in transactions of customers; 93 (45.40 percent) are highly satisfied with increased inter-personal relationship with subordinates; 102 (49.80 percent) are dissatisfied with interesting job; 99 (48.30 percent) are satisfied with confidentiality to the innovative technology,

and 103 respondents (50.20 percent) are satisfied with improved quality of work through better planning and fair participation in appraisal.

It is known from the analysis that 50.20 percent of the respondents are satisfied with improved quality of work through better planning and fair participation in appraisal.

Table 17: Level of Satisfaction of Respondents towards Influenced towards Job Satisfaction

<i>Particulars</i>	<i>HS</i>	<i>S</i>	<i>N</i>	<i>DS</i>	<i>HDS</i>
Opportunities for utilising employees talents	91 (44.40)	86 (42.00)	6 (2.90)	21 (10.20)	1 (0.50)
Offers good status in the society	85 (41.50)	106 (51.70)	3 (1.50)	11 (5.40)	0
Maintaining cordial relationship with customers	100 (48.80)	94 (45.90)	3 (1.50)	8 (3.90)	0
Job is challenging	85 (44.90)	17 (4.40)	13 (0.50)	90 (50.20)	0
Better opportunity for promotion	95 (46.30)	93 (45.40)	5 (2.40)	11 (5.40)	1 (0.50)

Source: Primary Data

From Table 17, it is evident that among 205 respondents, 91 respondents (44.40 percent) are highly satisfied with opportunities for utilising employees talents; 106 (51.70 percent) are satisfied as it offers good status in the society; 100 (48.80 percent) are highly satisfied with maintaining cordial relationship with customers; 90 (50.20 percent)

are dissatisfied with the assertion that job is challenging, and 95 respondents (46.30 percent) are highly satisfied with better opportunity for promotion.

It is known from the analysis that 51.70 percent of the respondents are satisfied as it offer good status in the society.

Table 18: Level of Satisfaction of Respondents towards Employee Benefits

Particulars	HS	S	N	DS	HDS
Reduction in meeting the customers	89 (43.40)	95 (46.30)	5 (2.40)	16 (7.80)	0
Reduces handling of currencies	88 (42.93)	92 (44.90)	11 (5.40)	14 (6.80)	0
Enhances paperless transactions	87 (42.4)	97 (47.30)	7 (3.40)	14 (6.80)	0
Facilities quick response	92 (44.90)	97 (47.30)	7 (3.40)	9 (4.4)	0
Increased technological knowledge	14 (6.80)	96 (46.83)	5 (2.4)	90 (43.90)	0

Source: Primary Data

From Table 18, it is evident that among 205 respondents, 95 respondents (46.30 percent) are satisfied with reduction in meeting with the customers; 92 (44.90 percent) are satisfied with reduced handling of currencies; 97 (47.30 percent) are satisfied with enhanced paperless transactions; 97 (47.30 percent) are satisfied with facilities of quick response, and 96 respondents (46.83 percent) are satisfied with increased technological knowledge.

It is known from the analysis that 47.30 percent of the respondents are satisfied with enhanced paperless transactions and facilities of quick response.

Analysis of Working Status and Level of Satisfaction-Application of Kruskal Wallis test

To test the association between working status and level of satisfaction, the Kruskal-Wallis Test has been applied.

Table 19: Mean Rank of Different Classification of Respondents on the Basis of their Working Status

Classification of Respondents	Working Status	N	Mean Rank
Workload	Branch Manger	26	75.69
	Asst. Branch Manager	31	102.76
	Cashier	45	117.46
	Officers	50	104.40
	Clerk	30	101.67
	Others	23	104.61
	Total	205	

Speedy service	Branch Manger	26	98.52
	Asst. Branch Manager	31	108.97
	Cashier	45	102.40
	Officers	50	110.52
	Clerk	30	88.87
	Others	23	103.28
	Total	205	
Reducing stress	Branch Manger	26	102.54
	Asst. Branch Manager	31	90.52
	Cashier	45	102.80
	Officers	50	105.52
	Clerk	30	113.00
	Others	23	102.22
	Total	205	
Job satisfaction	Branch Manger	26	105.79
	Asst. Branch Manager	31	84.77
	Cashier	45	106.81
	Officers	50	101.32
	Clerk	30	110.55
	Others	23	110.76
	Total	205	
Employee benefit	Branch Manger	26	107.17
	Asst. Branch Manager	31	85.24
	Cashier	45	106.33
	Officers	50	103.46
	Clerk	30	100.68
	Others	23	117.72
	Total	205	

Source: Computed Data

Table 20: Working Status and Level of Job Satisfaction: Kruskal-Wallis Test Result

	<i>Workload</i>	<i>Speedy service</i>	<i>Reducing stress</i>	<i>Job satisfaction</i>	<i>Employee Benefit</i>
Chi-Square	12.632	4.140	3.982	4.350	4.796
df	5	5	5	5	5
Asymp. Sig.	.027	.529	.552	.500	.441

Source: Computed Data

From the results shown in Tables 19 and 20, it is explicit that the significant value for Kruskal-Wallis test is 0.441 which is more than the acceptable level of 0.05.

Hence, the null hypothesis is accepted and it is concluded that there is no significant difference between working status and level of job satisfaction. It is inferred that the level of job satisfaction does not depend on the working status.

Findings of the Study

Association between Age and Benefits of E-banking Services - Kruskal-Wallis Test

The null hypothesis is accepted and it is concluded that there is no significant difference between age and the benefits of e-banking services. It is inferred that the age of employees does not depend on the benefits of e-banking.

Risks Associated with E-banking and Age - Kruskal-Wallis test

The null hypothesis is accepted and it is concluded that there is no significant association between age and risks associated with e-banking. It is incidental that the risks associated with e-banking do not depend on the Age.

Risks Associated with E-banking and Educational Qualification - Kruskal-Wallis test

The null hypothesis is accepted and it is concluded that there is no significant difference between educational qualification and risks associated with e-banking. It is inferred that the risks associated with e-banking do not differ with the educational qualification.

Risks Associated with E-banking and Experience - Kruskal-Wallis Test

The null hypothesis is accepted and it is accomplished that there is no significant association between experience and risks associated with e-banking. It is inferred that the risks associated with e-banking do not depend on experience.

Risks Associated with E-banking and Working Status - Kruskal-Wallis Test

The null hypothesis is accepted and it is concluded that there is no significant difference between working status and risks associated with e-banking. It is inferred that the risks associated with e-banking do not depend on the working status.

Level of Satisfaction and Working Status - Kruskal-Wallis Test

The null hypothesis is accepted and it is concluded that there is no significant difference between working status and the level of job satisfaction. It is inferred that the level of job satisfaction does not depend on the working status.

Suggestions

- The subsequent implications are provided based on the findings of the study.
- The banks should give customers toll free numbers on 24×7 basis and should also extend e-banking amenities to gather requirements of aged and multi-disabled inhabitants.
- The banker should afford accurate protection to the e-banking connections.
- The banker has to provide adequate guidance/awareness programmes on latest technology to the employees to modernise themselves.

- The study recommended the banks should update information to accomplish the requirements of customers as well as their employees.
- The study suggested that the banks should provide necessary trainings and development programmes to make their employees learn about global technology.
- The study suggested that the banks have to satisfy their customer in all the aspects.

Conclusion

This study has been undertaken to find the attitude of employees towards adoption electronic banking services. E-banking is now a global phenomenon. It is a valuable and prominent tool for deep improvement, supporting expansion, promoting modernisation, and attractive competitiveness. The employees should have knowledge about services what they are going to provide. E-banking reduces the workload and stress level of employees. So they need to update themselves in e-banking services and technologies. The study area Sivakasi has 21 public sector banks. There are 205 employees working in these banks. They have some dissatisfaction in implementation of e-banking services. If the above implications will be passed out in the study locale, the attitude of employees will be better and enhanced not only in the study area, but also in the country. The problems recognised in the present study would provide a spring plank that will offer a momentum for empirical research in this area.

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