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Customer Perception towards Digital Banking in Jharkhand State

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Abstract
Customer perception is the opinions, feelings and beliefs customers have about your brand. It plays an important role in building customer loyalty and retention as well as brand reputation and awareness. Customer perception is how customers feel about a brand digital banking. it is based on their experiences, beliefs and interactions with the digital banking both direct and indirect. The automation of conventional banking services using a digital platform is known as digital banking. Digitally enabled banking system offers several benefits to banks as well as to customers. Financial firms that provide digital banking services online eliminate needless paper documents like demand drafts, pay stubs, and cheques. All you need is a computer or a smartphone to access all financial services offered by digitally enabled banks, eliminating the need for in-person bank branch visits. Digital banking is the term for banking that is conducted entirely online using a digital platform. Online banking services are referred to as "digital banking." With the government's goal of a cashless economy and quick progress in expanding internet access across the country, Data are collected from primary as well as secondary i.e. Direct personal investigation, Indirect personal investigation, interview, questionnaires, direct observation, books, journal, magazines, news-papers, religious books, various financial institution published reports etc. Random sampling method is used and Sample size is 300. Non - parametric test is used in this research paper i.e. CHI-SQUARE TEST, etc.

Keywords: Digital banking, ATM, Mobile, Customer, Public and Private sector banks etc.

1. Introduction

Customer Perception is basically defined as how the customers see the market around them. Customers choose, arrange, and interpret what they want to buy through a process known as customer perception. There are various things available to a customer, but the last factor influencing a purchase is the customer's perception. Customer perception of a product is influenced by the manufacturer's or marketer's advertising approach, information about the product read on the internet, conversations with friends and peers, media coverage, and the customer's prior use of the good or service.

The process by which individuals choose, arrange, and interpret sensations is known as perception. Sensory receptors, which include the eyes, ears, nose, mouth, and fingers, immediately respond to basic stimuli like light, color, texture, sound, and odor. A stimulus is something that causes a receptor to become active. The focus of perception research is on the significance we assign to unprocessed sense experiences. Every person interprets a stimulus in a way that is compatible with their own needs, experiences, and prejudices. The three phases of exposure, attention, and interpretation comprise the perception process, as the figure below illustrates.

Perception can be defined as the overall process of (i) choosing, (ii) organizing, and (iii) interpreting information inputs to construct meaning that would support decision-making during consuming. At the exposure phase, information inputs are sensations received through our sense organs (i.e., sight, taste, hearing, smell, and touch). We get information input, for instance, when we touch, smell, or view an advertisement. All these procedures are referred to as the perception process. Numerous causes, such as changing customer expectations, heightened competition from fintech startups, regulatory mandates, and the desire for greater efficiency and cost savings, are propelling the digital transformation of banking. Customers now find banking to be simpler and more convenient because of digitization. Clients are no longer concerned about bank hours or having to wait in lengthy lines at the bank. Customers can transact banking anytime, anyplace with the use of mobile apps and online banking. The study's theoretical approach was informed by Parasuraman's five aspects of service quality. Four criteria

were identified to determine the quality of digital banking services: security, ability, convenience, and customer-supported policies. A variety of payment choices adds value to the benefits of digital banking. One can use own's debit card to make payments or download banking applications to your smartphone. Increased productivity, lower operating costs, quick settlement, and large transaction volumes are some obvious outcomes of an e-banking setup that led to satisfied customers. As digital banking has grown, there are now fewer middlemen, more transparent data, and other ways to obtain intellectual property. These all have a beneficial effect on operating expenses and speed up and simplify transactions.

Benefits of Digital Payments in Jharkhand

Following are the benefits of Digital Payments in Jharkhand.

Convenience: Transactions are quicker, simpler, and more convenient when using digital payments instead of cash or cheques.

Increased Financial Inclusion: The unbanked and under banked population in India now have better access to financial services because to digital payments, which has increased financial inclusion.

Decreased Risk: Since digital payments are more transparent and safer than cash transactions, there is less opportunity for counterfeiting.

Better Record Keeping: Digital payments offer a timely and accurate record of transactions, which facilitates better financial tracking for both people and companies.

Increased Efficiency: The time and effort needed to conduct transactions is reduced when using digital payments, which increases efficiency and lowers costs.

Benefits & Discounts: Who doesn't enjoy freebies? Users love digital payment portals because they offer a plethora of discounts and offers on every digital transaction.

Digital Banking Services

Following are the Digital Banking Services

1. **Obtain Bank Statements:** View and download your bank statement for any specified period.
2. **Transfer of Funds:** With alternatives such as NEFT, RTGS, and IMPS available, the need to issue cheques and DDs has been eradicated.
3. **Mobile Banking:** Mobile Banking is digital banking through an application optimized for smartphones and tablets.
4. **Cash Withdrawals:** ATMs facilitate cash withdrawals at any point in time. Moreover, ATMs are widely present in every locality.
5. **Bill Payments:** Auto-debit feature for bill payments lets a user set up monthly debit in favor of regular utility payment.
6. **Finance:** Invest, raise loans, open fixed deposit accounts-all through digital banking. De-mat accounts can be linked to one's bank accounts to provide a seamless flow of funds so one can invest promptly.
7. **Managing Cheques:** Intervene in the cheque clearing process using digital banking to stop the cheque if the need arises.
8. **Monitor Transaction Records:** Banks send transaction alerts to the linked mobile number or email address. Transactions are updated almost as soon as executed. Digital banking also lets you monitor account balances or outstanding at the click of a button.

1.1 Objectives of the Study

Following are the objectives of the study:

1. To study the nature, growth, and extent of Digital banking services in the Jharkhand State.
2. To study and analyse the customers' awareness of Digital banking services in Jharkhand State.
3. To make a comparative analysis of customers' perception with reference to e - banking products/services among the selected Public and private Sector Banks in Jharkhand state.
4. To make recommendations and suggestions for increasing the awareness of digital banking among people.

1.2 Hypothesis of the Study

Following are the Hypothesis of the Study

NH_1: There is no significant difference between demographic profile and the usage of digital banking services.

AH_1: There is a significant difference between demographic profile and the usage of digital banking services.

NH_2: There is no significant difference in customer's perception towards digital banking services among ages, occupations and income levels of public sector and private sector banks.

AH_2: There is a significant difference in customer's perception towards digital banking services among ages, occupations and income levels of public sector and private sector banks.

1.3 Importance of the Study

Customers' tastes and preferences are ever-changing, which means that their expectations are rising. As a result, it is important to understand the current state of customer service and satisfaction, as demonstrated by the following:

a) To satisfy consumers, banks must provide excellent customer service.
b) A slack attitude towards customers because of staff members' indifference.
c) Risks to security when using technology.
d) Insufficient client education regarding the benefits and drawbacks of online banking goods and services.
e) The goods or services are not customisable.
f) A loyalty factor that prevents consumers from switching from one primary or current bank to another.

2. Review of Literature

Lalwani & Lalbeg (2022): explained in their paper that today's world moves quickly, and the financial system keeps up with it by utilising cutting-edge technologies and sophisticated banking products. Using cutting-edge technologies and financial instruments, digital banking is a novel concept in the field of electronic banking. During the latter two decades of the 20th century and the first part of the 21st, banking operations underwent a transformation from manual ledgers to advanced ledger posting machines (ALPMS) to core banking systems (CBS). Without digitization, the banking industry would find it extremely difficult to operate in today's technologically advanced world where cashless banking is a need. The purpose of the study is to gauge consumer satisfaction with digital banking platform use as well as customer awareness of using digital banking products in India. According to the report, consumers have utilised a variety of digital banking products in a way that is both acceptable and convenient, saving them time.

Bhatt, Shaikh, & Patel (2023): In their study found that provision of Payment service is undergoing a radical transformation thanks to digital innovation. Numerous facets of our lives have been modernised by information technology, and there has been a slow but steady transition from traditional to digital banking, which is made up of varying levels of digital banking service. Everyone may now do paperless banking thanks to the arrival of technology. Technology development has had a major impact on the expansion of the banking industry. Banking transactions used to take a lengthy time. It was expected of customers to possess physical documentation of their banking history or transactions. Understanding banking foundations is a prerequisite to understanding how the industry will evolve in the digital age. The adaption and impression of the bank's digital payment system are examined in this paper. The purpose of the study is to find out how consumers feel about using digital banking to pay for goods, how they pay for things online, what issues they run into while making transactions online, and how satisfied they are with the services provided by digital banking. 500 people make up the descriptive sample size of the study. ANOVA was utilised for testing hypotheses, while a questionnaire served as the data gathering tool.

According to Sharif & Pal (2020): It difficult to launch the system effectively. The purpose of the study is to investigate citizens' understanding of cashless transactions, including their level of awareness, obstacles, and benefits. For the current study, primary data were gathered, and the mean, standard deviation, skewness, and kurtosis were used in the analysis to get the results. According to the report, the respondents encounter numerous difficulties while conducting cashless transactions, including inadequate security, bad network connectivity, low levels of digital awareness, illiteracy issues, difficulties processing tiny amounts of money, etc. In addition, fewer people are familiar with the latest digital payment methods.

The methods of sending and receiving money have changed significantly in the modern era. Payment methods have multiplied because of policy changes and technological infrastructure. However, India is known for its diversity, and as a result, infrastructure facilities still do not reach every corner of the country, making Kumar & Pasha (2017): the purpose of their research is to develop a model for comprehending customer attitudes on internet banking considering India's recent demonetization. To establish the suggested model for this study, a review of well-known consumer behaviour models was conducted, including the theory of planned behaviour, the theory of reasoned action, and the technological acceptance model. The attitude of consumers towards online banking is the dependent component in the proposed model, whereas demonetization knowledge, convenience, social status, and convenience are the independent factors. This document provides the items for the proposed constructs in the proposed model. In the post-demonetization age, this research article assisted scholars in utilising a measurement scale to examine consumer attitudes on internet banking.

Singh & Rana (2017): mentioned in their paper that in India, the use of mobile phones and the internet has increased dramatically during the past ten years. The use of digital payments has grown exponentially because of the government initiative like Digital India, rising internet usage, and smartphone penetration. Digital payments are defined as consumer transactions done at the point of sale (POS) for goods and services using a credit card or an internet or mobile banking app. Adoption of digital payments is significantly and favourably impacted by customer perceptions of these payment methods. A systematic questionnaire was employed as a research method to ascertain how consumers felt about online payments. In Delhi, primary data was gathered from 150 respondents. The answers were examined using frequency analysis and ANOVA. Based on the patients' age, gender, occupation, and yearly income, ANOVA shows that there is no discernible difference in the consumers' perceptions. However, it was discovered that adoption of digital payments was significantly influenced by education.

3. Research Methodology and Data Analysis

Data are collected from primary as well as secondary i.e. Direct personal investigation, Indirect personal investigation, interview, questionnaires, direct observation, books, journal, magazines, news-papers, religious books, various financial institution published reports etc. Random sampling method is used and Sample size is 300. Non - parametric test are used in this research paper i.e. CHI-SQUARE TEST.

To find out the significance of demographic profile on the usage of digital banking services.

The objective of this hypothesis is to check the significance of demographic profiles on the usage of digital banking services empirically. Here we have taken five demographic parameters to check its significance on the usage of digital services like Age, Academic qualifications, Employment status, Annual Income & Place of residence.

The Null & Alternate Hypothesis Framed for This Objective is

NH_1: There is no significant difference between demographic profile and the usage of digital banking services.

AH_1: There is no difference between demographic profile and the usage of digital banking services.

To prove this hypothesis, data was collected on Likert scale. The respondents were asked to rate their usage of digital services in the Likert scale of frequency of 5-point scale. The 5-point scale varies from Never to Always. Cross tabulation was done to prove this hypothesis. The demographic profile like Age, Academic qualifications, Employment status, Annual Income & Place of residence were cross tabulated with the usage of digital services. The data from 300 respondents were collected for this hypothesis. The cross-tabulation was done separately between demographic characteristics and the usage of digital services.

To prove this hypothesis, chi-square test of Independence is used. The Chi-Square Test of Independence is a derivable (also known as inferential) statistical test which examines whether the two sets of variables are likely to be related with each other or not. This test is used when we have counts of values for two nominal or categorical variables and is considered as non-parametric test. A relatively large sample size and independence of observations are the required criteria for conducting this test.

a) Chi-Square Test Analysis between Age Groups and Their Usage of Digital Services

The variable usage of digital services and age groups both are categorical variables.

The results of the chi-square test are shown in the following Table 3.1

Table 3.1: Chi-Square test analysis between age groups and their usage of digital services

Factor	Calculated Chi-Square Value	Degrees of freedom	P-Value	Remarks
Age groups and usage of digital services	9.8006	12	0.0074	Significant at 5% level

Level of Significance 5%

It is concluded from the above analysis that the p- value is lesser than the level of significance at 5% level. Hence, the null hypothesis, "There is no significant difference between demographic profile and the usage of digital banking services" is rejected and alternate hypothesis is accepted for age groups. Hence, it is concluded that there is a significant association between age group and usage of digital services. Thus, usage of digital services depends on the age-groups of the respondents. The young age-group people are using digital services more than the old-age people.

b) Chi-Square Test Analysis between Academic Qualifications and Their Usage of Digital Services

The variable usage of digital services and academic qualifications both are categorical variables.

The results of the chi-square test are shown in the following Table 3.2

Table 3.2: Chi-Square test analysis between academic qualifications and their usage of digital services

Factor	Calculated Chi-Square Value	Degrees of freedom	P-Value	Remarks
Academic qualifications and their usage of digital services	8.421	12	0.0467	Significant at 5% level

Level of Significance 5%

It is concluded from the above analysis that the p- value is lesser than the level of significance at 5% level. Hence, the null hypothesis, "There is no significant difference between demographic profile and the usage of digital banking services" is rejected and alternate hypothesis is accepted for academic qualifications. Hence, it is concluded that there is a significant association between academic qualifications and usage of digital services. Thus, usage of digital services depends on the academic qualifications of the respondents. The qualified people are using digital banking services more to make their use of financial services easier and comfortable.

c) Chi-Square Test Analysis between Employment Status and Their Usage of Digital Services

The variable usage of digital services and employment status both are categorical variables.

The results of the chi-square test are shown in the following Table 3.3

Table 3.3: Chi-Square test analysis between employment status and their usage of digital services

Factor	Calculated Chi-Square Value	Degrees of freedom	P-Value	Remarks
Employment Status and their usage of digital services	4.632	12	0.0864	Not Significant at 5% level

Level of Significance 5%

It is concluded from the above analysis that the p-value is greater than the level of significance at 5% level. Hence, the null hypothesis, "There is no significant difference between demographic profile and the usage of digital banking services" is accepted and alternate hypothesis is rejected for employment status. Hence, it is concluded that there is a no significant association between employment status and usage of digital services. Thus, usage of digital services does not depend on the employment status of the respondents. Hence respondents involved in any nature of employment are equally enjoying and using the digital banking services to make their life easier and comfortable.

d) Chi-Square Test Analysis between Annual Income and Their Usage of Digital Services

The variable usage of digital services and annual income both are categorical variables.

The results of the chi-square test are shown in the following Table 3.4

Table 3.4: Chi-Square test analysis between annual income and their usage of digital services

Factor	Calculated Chi-Square Value	Degrees of freedom	P-Value	Remarks
Annual Income and their usage of digital services	3.963	12	0.243	Not Significant at 5% level

Level of Significance 5%

It is concluded from the above analysis that the p- value is greater than the level of significance at 5% level. Hence, the null hypothesis, "There is no significant difference between demographic profile and the usage of digital banking services" is accepted and alternate hypothesis is rejected for annual income. Hence, it is concluded that there is no significant association between annual income and usage of digital services.

Thus, the usage of digital services does not depend on the income of the respondents. Hence respondent's earnings in any income slab does are linking its use with digital services. Many of the high rank employees are enjoying using cash instead of using digital banking services.

e) Chi-Square Test Analysis between Place of Residence and Their Usage of Digital Services

The variable usage of digital services and place of residence both are categorical variables.

The results of the chi-square test are shown in the following Table 3.5

Table 3.5: Chi-Square test analysis between place of residence and their usage of digital services

Factor	Calculated Chi-Square Value	Degrees of freedom	P-Value	Remarks
Place of Residence and their usage of digital services	7.112	12	0.0249	Significant at 5% level

Level of Significance 5%

It is concluded from the above analysis that the p- value is lesser than the level of significance at 5% level. Hence, the null hypothesis, "There is no significant difference between demographic profile and the usage of digital banking services" is rejected and alternate hypothesis is accepted for place of residence. Hence, it is concluded that there is a significant association between place of residence and usage of digital services.

Thus, the usage of digital banking services depends on the place of residence of the respondents. Hence the urban or semi-urban respondents are frequently using digital baking services as compared to rural respondents.

Thus, for some demographic variables like age, academic qualifications and place of residence the alternate hypothesis "There is a difference between demographic profile and the usage of digital banking services" is accepted and for other two demographic variables employment status & annual income, the null hypothesis There is no difference between demographic profile and the usage of digital banking services is accepted.

To find out the difference in customer's perception towards Digital Banking Services among ages, occupations and income levels of public sector and Private sector banks.

The objective of this hypothesis is to check the difference in customer's perception towards Digital Banking Services among ages, occupations and income levels of public sector and Private sector banks. Here the researcher has collected data from 6 different banks, out of which three of them are public sector banks and the rest three of them are private sector banks. The three public sector banks are State Bank of India (SBI), Punjab National Bank (PNB) & Bank of Baroda (BoB) and the three private sector banks are HDFC Bank, ICICI Bank & Axis bank. Customers' perceptions are measured in terms of tangibility, reliability, assurance, responsiveness & empathy.

The Null & Alternate Hypothesis Framed for this Objective is

NH_2: There is no significant difference in customer's perception towards Digital Banking Services among ages, occupations and income levels of public sector and Private sector banks.

AH_2: There is no significant difference in customer's perception towards Digital Banking Services among ages, occupations and income levels of public sector and Private sector banks.

To prove this hypothesis, data was collected on Likert scale. The respondents were asked to rate their usage of digital services in the Likert scale of frequency of 5-point scale. The 5-point scale varies from strongly disagree to strongly agree. Cross tabulation was done to prove this hypothesis.

The demographic profiles like Age, Occupations & Annual Income were cross tabulated with the customer's perception towards Digital Banking Services. The data from 300 respondents were collected for this hypothesis. The cross-tabulation was done separately between demographic characteristics and customer's perception towards Digital Banking Services.

To prove this hypothesis, chi-square test of Independence is used. The Chi-Square Test of Independence is a derivable (also known as inferential) statistical test which examines whether the two sets of variables are likely to be related with each other or not. This test is used when we have counts of values for two nominal or categorical variables and is considered as non-parametric test. A relatively large sample size and independence of observations are the required criteria for conducting this test.

a) Chi-Square Test Analysis between Age Groups and Customer's Perception Towards Digital Banking Services

The variable customer's perception and age groups both are categorical variables.

The results of the chi-square test are shown in the following Table 3.6

Table 3.6: Chi-Square test analysis between age groups and customer's perception

Factor	Calculated Chi-Square Value	Degrees of freedom	P-Value	Remarks
Age groups and Customer's Perception	40.640	12	0.000	Significant at 5% level

Level of Significance 5%

It is concluded from the above analysis that the p- value is lesser than the level of significance at 5% level. Hence, the null hypothesis, "There is no significant difference in customer's perception towards Digital Banking Services among ages, occupations and income levels of public sector and Private sector banks" is rejected and alternate hypothesis is accepted for age groups. Hence, it is concluded that there is a significant difference between age groups and customer perceptions. Thus, customer perceptions vary with age-groups of the respondents. The young age-group people are considering digital services more reliable & assured than the old-age people.

b) Chi-Square Test Analysis between Occupations and Customer's Perception Towards Digital Banking Services

The variable occupations and customer's perception towards Digital Banking Services both are categorical variables.

The results of the chi-square test are shown in the following Table 3.7

Table 3.7: Chi-Square test analysis between occupations and customer's perception towards Digital Banking Services.

Factor	Calculated Chi-Square Value	Degrees of freedom	P-Value	Remarks
Occupations and customer's perception	15.168	12	0.142	Non-Significant at 5% level

Level of Significance 5%

It is concluded from the above analysis that the p- value is greater than the level of significance at 5% level. Hence, the null hypothesis, "There is no significant difference in customer's perception towards Digital Banking Services among ages, occupations and income levels of public sector and Private sector banks" is accepted and alternate hypothesis is rejected for occupations. Hence, it is concluded that there is no significant difference in customers' perception towards digital banking services involved in different occupations. As far as use of digital banking services is concerned, the occupation of the respondents is irrelevant.

c) Chi-Square Test Analysis between Income Level and Customer's Perception Towards Digital Banking Services

The variable income level and customer's perception towards Digital Banking Services both are categorical variables.
The results of the chi-square test are shown in the following Table 3.8

Table 3.8: Chi-Square test analysis between income level and customer's perception towards Digital Banking Services.

Factor	Calculated Chi-Square Value	Degrees of freedom	P-Value	Remarks
Income level and customer's perception	18.472	12	0.576	Non-Significant at 5% level

Level of Significance 5%

It is concluded from the above analysis that the p- value is greater than the level **of** significance at 5% level. Hence, the null hypothesis, "There is no significant difference in customer's perception towards Digital Banking Services among ages, occupations and income levels of public sector and Private sector banks" is accepted and alternate hypothesis is rejected for income level. Hence, it is concluded that there is no significant difference in customers' perception towards digital banking services having any level of income. As far as use of digital banking services is concerned, the income level of the respondents is irrelevant.
So, it is found in this hypothesis that there is a significant difference in customer's perception towards Digital Banking Services having different ages, but the income level and occupations of respondents has nothing to do with customer's perception towards Digital Banking Services of public and private sector banks.

Conclusion

Digital banking prevents black money from flowing freely by encouraging a cashless culture, which allows the government to monitor financial transactions. Over time, digital banking is anticipated to reduce a currency's minting requirements. Mobile devices has gained popularity as a digital payment method because of its unmatched advantages and excellent user experience characteristics, which include: Easy to operate functionality: Requires only Virtual Payment Address (VPA); further information, such as the account number or IFSC code, is not required. It is concluded that there is a significant difference in the usage of digital banking services of customers between different banks towards selected banks.
The demonetization has a significant effect on adoption of digital banking services by the respondents of all banks. It is concluded that there is a significant difference between age groups and customer perceptions.

Thus, customer perceptions vary with age-groups of the respondents. It is concluded that there is no significant difference in customers' perception towards digital banking services involved in different occupations. It is concluded that there is no significant difference in customers' perception towards digital banking services having any level of income. There is a need to increase services at ATMs. The other functions may be added so that it will be more useful for customers. Increase customer service efficiency by offering better services, educating customers about financial literacy, and enhancing flexibility, high-quality services, and online banking options. Banks should be friendlier in helping and solving the common public queries and banking employees should be more cooperative and Technology should be used in a good way. It is recommended that bank should give regular training to their customers on how to utilise net banking safely. Digital banking workshops should be arranged for housewives and old-age people.

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