



A STUDY OF EMPLOYEE PERCEPTION ON BENEFITS OF E-BANKING IN DISTRICT CENTRAL CO-OPERATIVE BANK IN NAGPUR REGION

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ABSTRACT:

The present scenario in banking industry is once an employee's opens his/her account he/she becomes the employees of the bank but not the branch alone. In the backdrop of above information this paper present interpretation of data collected from 100 employees in District Central Co-operative bank in Nagpur Region. Hence, data is collected from total 100 respondents. The collected data is analysed by using appropriate statistical tools. The analysed data is arranged in tables and is described appropriately. The results are presented at the end after description of each table.

KEYWORDS: *banking industry , data collected , statistical tools.*

INTRODUCTION :

The core banking systems has brought about a dramatic blast in the working schedule of the usual human being. When we come to the internet banking, it not only saves the expensive time of common man but also give it comfort to work as per his timings. Moreover, the inter branch compromise has also proved it quicker and correct. The unexpected and much faster progression in the technology and its influence on the banking system solutions have provide a sigh of superior relief. The functions of the banking systems like passbook upkeep, interest calculations and various other book keeping records are kept sidewise as they can be done correctly and within no time. Core Banking System or Core Banking Solution is a term that we hear very often these days. For IT and Banking societies, this term doesn't need any clarification but for those who want to know a bit, here's a brief impression of what it means. Earlier a bank's core procedures such as keeping a ledger of various trades, maintaining customers' information, interest calculation of loans and deposits, modifications to accounts on withdrawal and deposits of funds etc. were done manually. With the initiation of Information &

Communications Technology, exertions were done to automate numerous banking procedures using software applications so as to make them simple, efficient, graceful and cost actual.

Table 1: Perception of employees about increase in employee productivity due to core banking

Increase in Employee Productivity	Frequency	Percent
Agree	85	85.0
Neutral	15	15.0
Total	100	100.0
Chi. Sq.	df	Sig.
38.000	3	<0.05

Table 1 illustrates information pertaining to impact of e-banking in increasing employee productivity in district central co-operative bank Nagpur It is evident from the information that 85.0% employees agreed that e-banking increases employee productivity. Furthermore, 15% employees were neutral about e-banking leads to increase in employee productivity. The non-parametric chi square statistics showed that there is significant (Chi.Sq. = 38.000; P<0.05) difference among employees of bank with respect to their perception about increase in employee productivity due to core banking.

Thus, it is evident from the above information that most of the employees of district central co-operative bank Akola agreed that e-banking increases employee productivity.

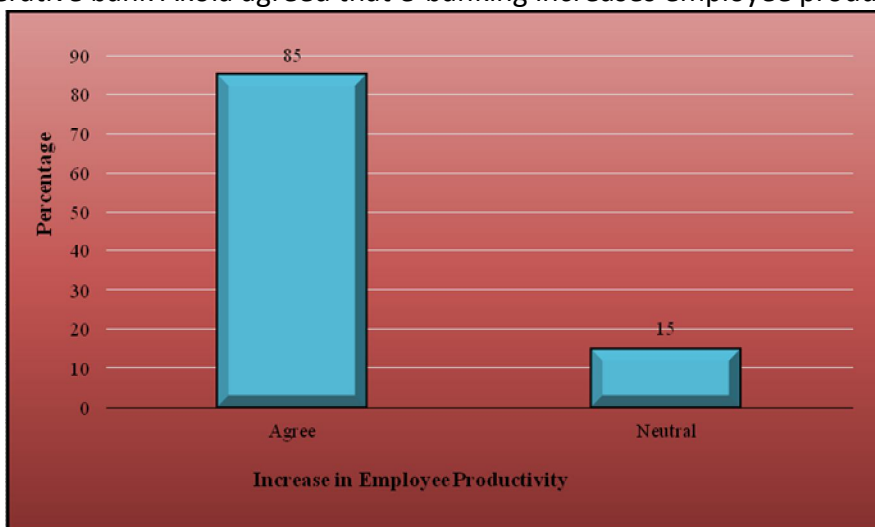


Fig. 1: Perception of employees about increase in employee productivity due to core banking

Table 2: Perception of employees about increase in branch productivity due to core banking

Increase in Branch Productivity	Frequency	Percent
Strongly Agree	5	5.0
Agree	80	80.0
Neutral	15	15.0
Total	100	100.0

Chi. Sq.	df	Sig.
120.500	2	<0.05

Table 2 illustrates information pertaining to impact of e-banking in increasing branch productivity in district central co-operative bank Nagpur It is evident from the information that 80.0% employees agreed that e-banking increases branch productivity. Furthermore, 15% employees were neutral whereas 5% employees strongly agreed that e-banking increases branch productivity. The non-parametric chi square statistics showed that there is significant (Chi.Sq. = 120.500; P<0.05) difference among employees of bank with respect to their perception about increase in branch productivity due to core banking.

Thus it is evident from the above information that most of the employees of district central co-operative bank Akola agreed that e-banking increases branch productivity.

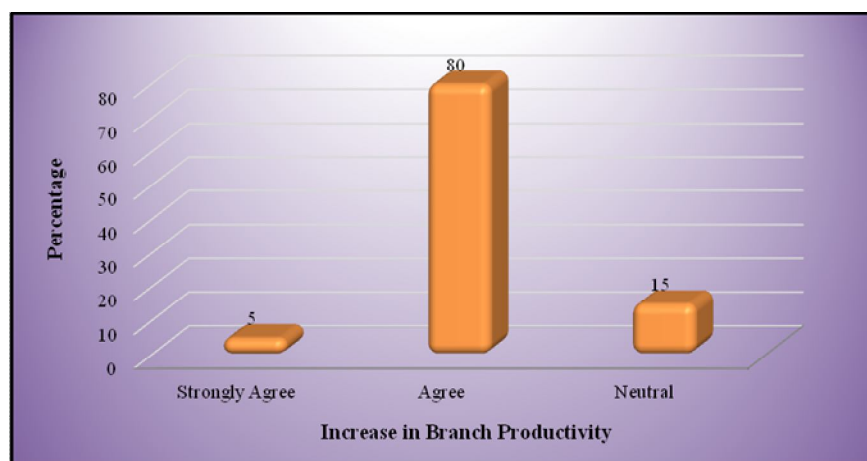


Fig. 2: Perception of employees about increase in branch productivity due to core banking

Table 3: Perception of employees about increase in bank productivity due to core banking

Increase in Bank Productivity	Frequency	Percent
Strongly Agree	25	25.0
Agree	40	40.0
Neutral	35	35.0
Total	100	100.0
Chi. Sq.	df	Sig.
16.000	1	<0.05

Table 3 illustrates information pertaining to impact of e-banking in increasing productivity in district central co-operative bank Nagpur It is evident from the information that 40.0% employees agreed that e-banking increases productivity. Furthermore, 35% employees were neutral whereas 25% employees strongly agreed that e-banking increases productivity. The non-parametric chi square statistics showed that there is significant (Chi.Sq. = 16.000; P<0.05) difference among employees of bank with respect to their perception about increase in bank productivity due to core banking.

Thus, it is evident from the above information that most of the employees of district central co-operative bank Akola agreed that e-banking increases productivity.

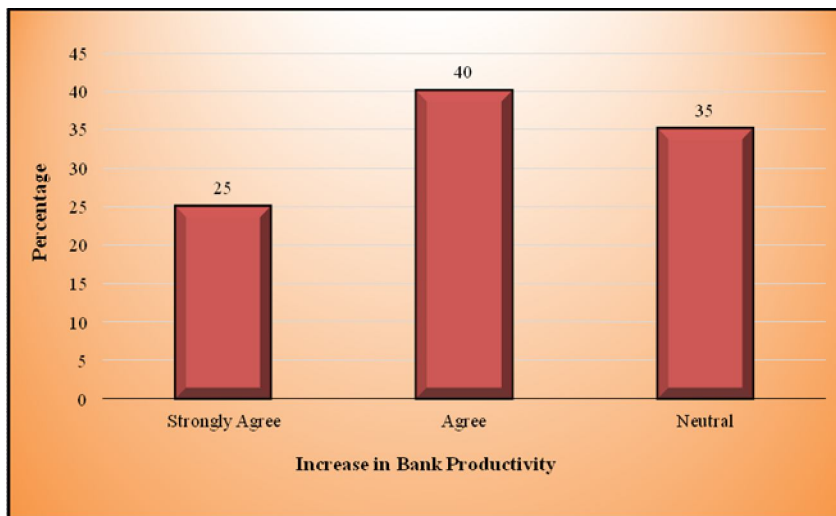


Fig. 3 Perception of employees about increase in bank productivity due to core banking

Table 4: Perception of employees about getting up to date information due to core banking

Up to Date Information	Frequency	Percent
Strongly Agree	50	50.0
Agree	45	45.0
Neutral	5	5.0
Total	100	100.0
Chi. Sq.	df	Sig.
66.500	2	<0.05

Table 4 illustrates information pertaining to impact of e-banking on getting up-to-date information in district central co-operative bank Nagpur It is evident from the information that 45.0% employees agreed that e-banking enables up to date information. Furthermore, 5% employees were neutral whereas 50% employees strongly agreed that e-banking enables up to date information. The non-parametric chi square statistics showed that there is significant (Chi.Sq. = 66.500; P<0.05) difference among employees of bank with respect to their perception about getting up to date information due to core banking.

Thus it is evident from the above information that most of the employees of district central co-operative bank Akola agreed that e-banking enables up to date information.

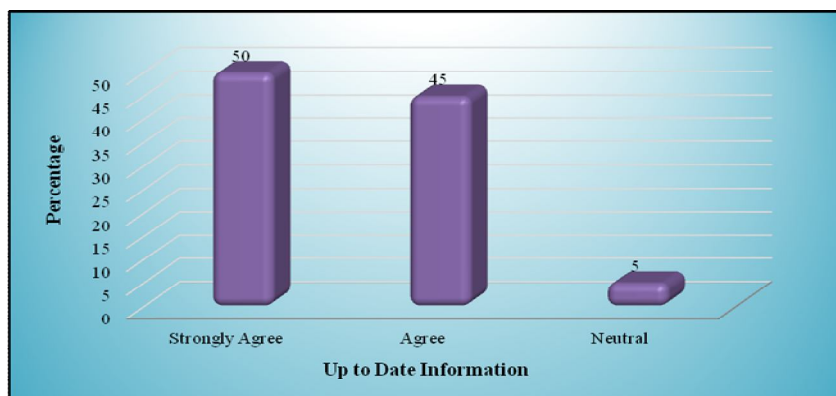


Fig. 4: Perception of employees about getting up to date information due to core banking

Table 5: Perception of employees about innovation in products and services due to core banking

Innovation in Products And Services	Frequency	Percent
Strongly Agree	35	35.0
Agree	35	35.0
Neutral	30	30.0
Total	100	100.0
Chi. Sq.	df	Sig.
39.500	2	<0.05

Table 5 illustrates information pertaining to impact of e-banking on innovation in products and services in district central co-operative bank Nagpur. It is evident from the information that 35.0% employees agreed that e-banking enables innovation in products and services. Furthermore, 30% employees were neutral whereas 35% employees strongly agreed that e-banking enables innovation in products and services. The non-parametric chi square statistics showed that there is significant (Chi.Sq. = 39.500; P<0.05) difference among employees of bank with respect to their perception about innovation in products and services due to core banking.

Thus it is evident from the above information that most of the employees of district central co-operative bank Akola agreed that e-banking enables innovation in products and services.

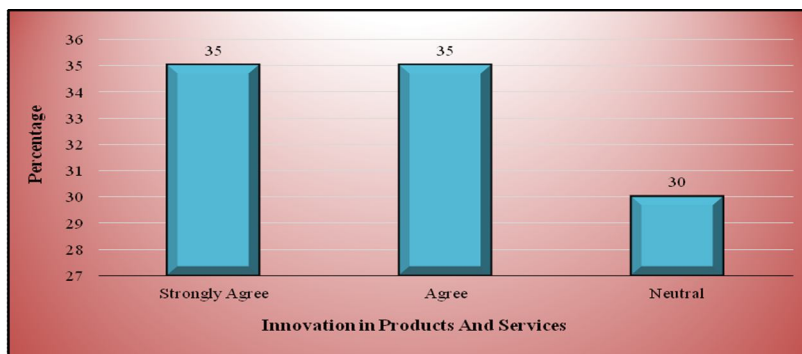


Fig. 5: Perception of employees about innovation in products and services due to core banking

Table 6: Perception of employees about rush of customers in bank due to core banking

Rush of Customers in Bank	Frequency	Percent
Agree	25	25.0
Neutral	15	15.0
Disagree	60	60.0
Total	100	100.0
Chi. Sq.	df	Sig.
15.500	2	<0.05

Table 6 illustrates information pertaining to impact of e-banking decreases rush of customers in district central co-operative bank Nagpur It is evident from the information that 60.0% employees disagreed that e-banking decreases rush of customers. Furthermore, 15% employees were neutral whereas 25% employees agreed that e-banking decreases rush of customers. The non-parametric chi square statistics showed that there is significant (Chi.Sq. = 15.500; P<0.05) difference among employees of bank with respect to their perception about rush of customers in bank due to core banking.

Thus, it is evident from the above information that most of the employees of district central co-operative bank Akola disagreed that e-banking decreases rush of customers.

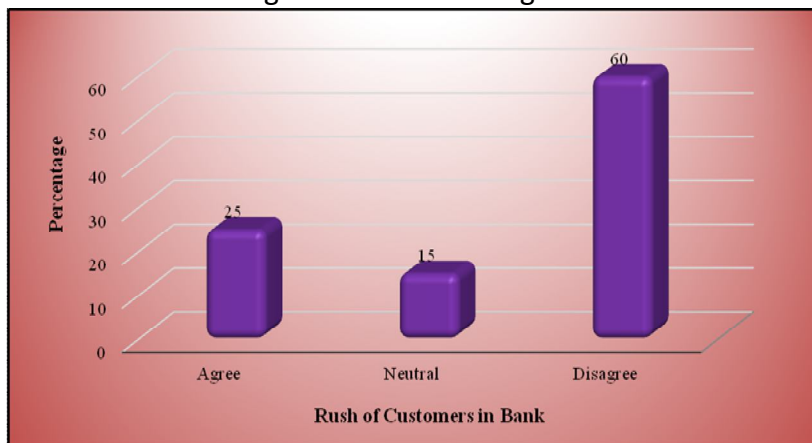


Fig. 6: Perception of employees about rush of customers in bank due to core banking

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