Trends in Information Management
Volume 11 • Issue 2 • July-December 2017
ISSN: 0973-4163
pp 137-149

Influence of Demographic Factors On e-Banking Usage Behaviours In India

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ABSTRACT

Purpose *– The paper investigates influence of demographic factors on adoption or usage pattern of e-banking channels for the purpose of banking in India.*

Methodology *– The survey method was adopted for the study. A well-structured and randomly administered questionnaire was used to collect the relevant information from those customers who were using e-banking systems. Data gathered from customers was analyzed using independent sample T-test and one-way analysis of variance (ANOVA). The entire statistical tests were conducted using SPSS version 21.*

Findings *– The findings imply that except for gender and income, the remaining demographic variables such as age and education have no significant influence on customer's usage of E-banking.*

Implication *– The findings from the present study suggest that the banks in India should create more awareness to their e-banking users' (especially to females) and focus more on certain income groups in order to develop better e-banking understanding and hence increasing the chances of the customers adopting e-banking and being most satisfied with the e-banking services provided by the banks.*

Originality/value *– The paper is the first ordered and thorough attempt to investigate the influence of demographic factors on adoption or usage pattern of e-banking channels in India.*

Keywords*: E-Banking, Customer satisfaction, Usage Patterns, ANOVA, Demographic Factors.*

INTRODUCTION

Traditional banking has been significantly shifting towards internet banking in the last decade. **Qureshi, Zaffar and Khan (2008)** observed this shift and noted that numerous banks have adopted internet banking system, where customers avail service delivery channels such as automated teller machines (ATM), the banking web sites and various banking applications (called Apps) to satisfy their financial needs. This significant shift has been dominant due to ease of transaction, security and privacy provided by internet banking. **Teka and Sharma, (2017)** define e-banking as the process by which customers can conduct various banking transactions 24 hours a day and 7 days a week electronically without the need to visit physical branch. It is changing the way banking customers conduct their banking transaction.

Most banks in India have started to offer e-banking services to improve the delivery of services in a less costly and speedier manner reducing the transaction cost and increasing the speed of services. E-banking helps to create services processes that require few bank personnel and other internal resources, hence reducing the cost of the services to their customers **(Jayawardhena & Foley,2000)**. E-banking ensures overcoming the geographical barriers in reaching their customers. Customers can access banking facilities and other financial services of the banks at any time and at anyplace making the financial transactions much easier than in traditional branch banking **(Almazari and Siam ,2008)**. According to **Aladwani (2001)** electronic banking provides faster, easier and more reliable services to customers. However, customers' can avail the e-banking services only when they adopt it, and continue to use it. For the customers to continue using the E-banking services, it's important that they are satisfied.

Studies related to the factors affecting customer adoption, usage and satisfaction among e-banking users have been carried out in several developing countries. **Teka and Sharma, (2017)** investigated the influence of demographic factors such as gender, age, income, education and occupation on consumer adoption of E-banking and found only gender to be affecting the adoption levels among e-banking users in Ethiopia. **Kumbhar (2011)** studies the effect of Demographics on customer satisfaction and found age, education, income and profession of the customers had an impact on the overall customer satisfaction in India. However, there needs to be more work done in this regard in the Indian context, hence this study aims at understanding and analyzing the impact of demographic factors on consumer adoption and usage pattern/behavior of E-banking users in India.

REVIEW OF LITERATURE

The impact of demographics on consumer behavior towards new technology acceptance such as e-banking has widely been recognized. Age, gender, educational level, income and occupation are among the most influential demographic variables having an impact on e-banking usage.

AGE

Poon, (2007) found that the young and computer literate customers were willing to adopt and use E-banking. The same was supported by **Azouzi (2009)**, who concluded that the younger generation that was computer literate was more willing to use and adopt new technologies. **Takele and Sira (2013)** found that the preference of e-banking showed a steady decline as the age group of customers increased. This indicated that younger the age group of customers, greater will be their preference for using e-banking. **Alafeef, Singh and Ahmad (2011)** studied the impact of demographic variables on consumer's adoption of E-banking, and found out that that age has significant effect on customers' adoption and usage of e-banking. This implies that young and more educated people are more willing to adopt and use E-banking as compared to the older customers. **Izogo, Nnaemeka, Onuoha and Ezema (2012)** also found age to be influencing the usage of E-banking among customers with the younger aged customers more open to using E-banking. A study conducted by **Margaret and Ngoma, (2013)** revealed that the young generation is more familiar with computer and internet, so they are more interested in using the e-banking system particularly ATM and online transaction. However, some studies also found a result contrary to the above findings. **Annin, Omane-Adjepong and Senya (2014)** concluded that age had no significance impact on e-banking adoption. **Sheshadri and Rani (2014)** in their study revealed that there is no significant difference in the customer adoption of electronic banking among the respondents based on age. This implies that, the age group has no impact on customer's adoption and usage of E-banking. Also, **Wahab, Aziz, Abuzraida, Al Sanousi, Al Hinai, and Ibrahim, (2014)** found age to be having no significant impact on consumers' willingness to use e-banking services.

EDUCATIONAL LEVEL

Yohannes (2010) in his study based in Ethiopia found that e-banking usage practice is greater among those people who are more educated, hence revealing that educational level has positive impact on e-banking adoption. The same was supported by **Agwu, Atuma, Ikpefan and Aigbiremolen (2014)** who found that consumers' level of education and ICT knowledge has an impact on their acceptance of e-banking services. The frequency of usage of E-banking was much higher in the more educated group of respondents. **Margaret and Ngoma, (2013)** in their study found that educational level has significant effect on customers' adoption and usage of e-banking and that education level is the strongest positive factor that influences the adoption level of e-banking. A study conducted by **Izogo et al. (2012)** also revealed education to be having a positive effect on consumer's usage of e-banking. Similar results were found by **(Alafeef et al., 2011)** who confirmed the positive relationship between education and E-banking adoption and usage. A more specific finding was given by **Tater, Tanwar and Murari (2013)** who identified that customers with post-graduate and graduate qualifications are the major adopters of the information

technology related banking services such as e-banking. However, contrary to the above discussed findings **(Lee, Lee & Eastwood, 2003)**, and **Alagheband (2006)** found educational level to be having no significant impact on consumers' willingness to use or adopt E-banking services.

GENDER

The impact of gender on customers' e-banking usage behavior has been established by numerous scholars. **Alafeef et al. (2011)** studied the influence of demographic factors on e-banking adoption and found that gender has strong impact on the adoption of e-banking, with males having a greater e-banking usage experience as compared to females. **Alagheband (2006)** identified factors affecting the adoption of e-banking services and found men's group as the one with the highest use of e-banking. Opposing the above found results, **Izogo, et al. (2012)** found that there is no significant relationship between e-banking usage and gender. **Sheshadri and Rani (2014)** confirmed that gender does not have an effect on the customer adoption of electronic banking. **Ismail and Osman (2012)** also did not find any relationship between gender of the customers and E-banking usage pattern.

INCOME

In terms of relationship of income with customers' adoption and usage of E-banking, **Ismail and Osman (2012)** found e-banking usage to be associated with customer's income, account type, his/her computer and internet literacy. They found the customers with high income, current account, computer and internet literate more likely to use e-banking services **(Poon, 2007)**. The same was found by **Annin, et al. (2014)** that the monthly income level significantly influences bank customers' decision to use e-banking. **Izogo, et al. (2012)** concluded that income does not have significant effect on customers' adoption and usage of e-banking. The same was found by **Alagheband (2006)** and **Annin, et al. (2014)** who established that income has no significant impact on e-banking adoption.

RESEARCH HYPOTHESES

After a thorough literature review, the following hypotheses were formulated to be tested in the study:

H1: There is significant difference in the e-banking usage behavior based on Age.

H2: There is significant difference in e-banking usage behavior difference based on Gender.

H3: There is significant difference in e-banking usage behavior based on Education.

H4: There is significant difference in e-banking usage behavior Income.

RESEARCH METHODOLOGY

The population for the study was the group of people who had an account in the bank and were using e-banking. The population frame of e-bankers in India is infinite and hence the sampling was done based on the Krejice's table **(Krejice & Morgan,1970)** according to which a sample of 384 was sufficient to be a representative of the population. So, a final sample of 494 customers using e-banking was taken. The sample included customers from both private as well as public banks in India. The research was carried out in New Delhi. The non-probability judgmental sampling was used to collect the data from the respondents with the help of a self-administered questionnaire. The items used to measure e-banking adoption or usage behavior were taken from the already used and established questionnaires with changes made to suit the banking sector **(Tan & Teo, 2000)**. The validity of the instrument was ensured by consulting the experts in E-banking services. The feedback received from these experts was used to improve the final questionnaire. The reliability of the questionnaires was checked by using Cronbachs Alpha and the result is 0.801 which is above the recommended cut off value of 0.7 and above **(Hair, Black, Babin, Anderson & Tatham,1998)**. The total of 610 questionnaires were distributed out of which 550 were returned and only 494 were retained after screening of data.

DATA ANALYSIS

After data collection and cleaning, the data was put through various statistical tests in order to test the above framed hypothesis. Independent Sample T-test and Analysis of Variance (ANOVA) were used to analyze the data. Independent sample t-test was used to analyses the e- banking adoption behavior by male and female customers as there are only two categories in terms of gender, hence ANOVA couldn't be used. One-way analysis of variance (ANOVA) was used to analyze the difference in e-banking adoption behavior among respondents in terms of age, gender, educational level and income.

Since the results from both the independent sample t-test and ANOVA only confirm the existence or nonexistence of difference between various groups, we also checked the effect size in order to check the magnitude of difference between various demographic factors and e-banking usage. There are numerous effect size statistics, eta squared and Cohen's d being the most popular. Eta squared can range from 0 to 1 representing the proportion of variance in the dependent variable that is explained by the independent variable **(Pallant, 2011).** In this study eta squared is used to calculate effect size.

Eta squared for independent sample t-test Cohen's d is determined by the following formula:

$$Cohens\ d = M_1 - M_2 / sD_{pooled}$$

M_1 = mean of group 1

M_2 = mean of group 2

$s_{Dpooled}$ = pooled standard deviations for the two groups. The formula is:

$$\sqrt{[(s_1^2 + s_2^2) / 2]}$$

Eta squared for one-way ANOVA= SS (effect) / SS (total)

Where SS (effect) =Sum of Squares between Groups

SS (total) =Total Sum of Squares

Cohen [33] proposed some values for interpreting the effect size. The values are: 0.2=small effect, 0.5=moderate effect and 0.8=large effect.

Also, Levene's test was used to check if the variance for different groups is the same or not. If significance level of Levene's test p-value is 0.05 or less, it implies that the variances for the different groups are not the same. Thus, the data violate the assumption of equal variance. While as, if the significance value for Levene's test is larger than 0.05; the data satisfies the assumption of equality of variance **(Pallant, 2011).** The whole process of data analyses was performed using SPSS version 21.

RESULTS AND DISCUSSIONS

After analyzing the data and getting the final figures from various tests, we proceeded to discuss and interpret the results. The detailed interpretation and discussion of the achieved result along with the final results in tabular forms is presented below.

AGE

Table 1. ANOVA (Age and Usage)

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	13.046	3	4.349	2.073	.103
Within Groups	1028.113	490	2.098		
Total	1041.160	493			

The ANOVA output across the four age groups (A – below 20 years; B - 21-29 years; C – 30-39: D - Above 40 years) shows that there is no significant difference in e-banking adoption or usage behavior between the four age groups. The value of F is 2.073 and P =0.244 which means that hypothesis H1 is not accepted. This indicates that age has no significant effect on consumers' e-banking adoption or usage behavior. Additionally, the effect size value (which was calculated using Cohen's formula which was stated earlier) of 0.012 also shows that only 1% of e-banking adoption is explained by age which is extremely small according to the guidelines given by Cohen. Therefore, we conclude that e-banking usage behavior is not effected or ex-

plained by age which is confirmed by the ANOVA results as well as the very small value of the Cohen's d. The findings of this study are in consistence with **Annin, et al. (2014)** who concluded that age has no significance impact on e-banking adoption. The research conducted by **Sheshadri and Rani (2014**) also revealed that no significant difference in the customers' adoption of electronic banking exists among the users based on age. It indicates that the customers belonging to different age group have the same e-banking usage pattern.

GENDER

The independent sample T-test output for gender shows that there is a significant difference between males and females in their e-banking adoption or usage behavior. This implies that hypothesis H2 is accepted. The difference in the mean values indicates a significant difference between males and females with respect to their e-banking usage or adoption behavior **(Pallant, 2011, Stevens, 2012)** with males having a higher mean value (3.96) than females (2.91). The effect size was calculated using the Cohen's formula and its value came out to be value of 0.297. This value indicates that 29.7% of e-banking adoption is explained by gender which is small as per Cohen's guidelines but is quite large as compared to the effect of other demographic variables.

Table 2. Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Frequency of E-banking usage per month	8.874	.233	3.209	393.882	.001	.43144	.13445	.1671	.69577

The above findings confirmed are in accordance with **Alagheband (2006)** who found that men group is the segment with the highest use of e-banking. **Azouzi (2009)** too established through his findings that that gender is an important variable impacting the customers, attitude towards the adoption of e-banking. Additionally, **Muzividzi, Mbizi and Mukwazhe, (2013)** also found that e-banking is popular with men than women.

EDUCATION

Table 3 shows the ANOVA results for level of education and E-banking usage behavior of consumers. The ANOVA output across the various categories of educa-

tional levels indicates that there is no significant difference in e-banking adoption or usage behavior between the educational level categories. The F value is 1.1056 and the P = 0.346 which means that hypothesis H3 is not accepted. This indicates that educational level has no impact on e-banking adoption or usage behavior in terms of its effect on consumers' e-banking adoption or usage behavior. The effect sizes confirm the findings of ANOVA output. The effect size value of 0.006 indicates that only 0.6% of e-banking adoption is explained by educational level which is much smaller as per the Cohen's guidelines. Therefore, it is concluded that e-banking usage behavior is not explained by educational level. **Ismail and Osman (2012)** and **Lee et al., (2003)** found that education has no significant impact on customers' internet banking adoption behavior as confirmed by the present study. The findings of this study were also established by **Alagheband (2006)** who found that educational level has no significant effect on consumers' willingness to use e-banking services.

Table 3: ANOVA (Education and Usage Behaviour)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.001	3	2.334	1.106	.346
Within Groups	1034.159	490	2.111		
Total	1041.160	493			

INCOME

The one-way analysis of variance (ANOVA) output across the groups level (A - less than 200000 per annum: B - 200000-400000: C – 400000-600000: D – above 600000) indicated that there is a significant difference in e-banking adoption or usage behavior in terms of the income level categories with an F value of 4.529 and P = 0.004 which means that hypothesis H4 is accepted. This indicates that income has a significant effect on consumers' e-banking adoption or usage behavior. Although the magnitude of this effect is very small with an effect size value of 0.019 indicating that only 1.9% of e-banking adoption is explained by income which is very small according to Cohen's guidelines (1988). Therefore, it is concluded that e-banking usage behavior is explained by income with a very small magnitude. The results are in conformity with the studies of **Ismail and Osman (2012)** and **Annin, et al., (2014)** revealing Income to be having a significant difference in term of its impact on consumer's adoption and usage behavior of E-banking (Table 4).

Table 4. ANOVA (Income and Usage Behaviour)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	28.093	3	9.364	4.529	.004
Within Groups	1013.066	490	2.067		
Total	1041.160	493			

CONCLUSION

The results revealed that except for gender and income, all the other demographic variables such as age and educational level have no significant influence on users' e-banking usage behavior which indicates that the users who are of age and educational qualification have similar e-banking usage behavior or pattern. This could be due to the fact that in the present era of technological advances people of every age and educational qualification are using the E-channel of performing financial and other transactions. This is again due to the fact that many business firms are slowly emphasizing on going digital and contribute to developing a cashless economy by limiting their modes of payment to the electronic modes only. Hence people, irrespective of their age and education are learning and adapting to this new paradigm.

In terms of the gender of the respondents the usage behavior of males and females differs as does the behavior of those with different income groups. The reason for difference in the adoption behavior in terms of gender is the reluctance females to use the electronic channels of banking due to security issues. The difference between the E-banking usage behaviors among various income groups was the change in spending behavior of individuals due to a change in income. These results also imply that the policy makers in banks should focus on the groups that are hesitant to take up E-banking like the females as found in this study. The females form a great part of the Indian population and thus losing out on them will have a negative impact on the efforts of the economy to go cashless.

LIMITATIONS AND FUTURE RESEARCH

The study has certain limitations. Firstly, the customers who were not using e-banking have not been talked to or included in the study which limits our understanding of the reasons they don't adopt e-banking. Secondly, the ratio of the demographic variables taken in terms of respondents is disproportionate, hence future studies can take proportionate samples in terms of demographics to attain a more generalizable result. Thirdly, the researchers can make a comparative analysis of private, public and foreign banks in India in terms of the adoption and usage of e-banking of their customers. A comprehensive study can be undertaken to check the performance of these banks in terms of their e-banking performance and also to check the rate of

e-banking usage of their respective customers. That can help the policy makers to understand which factors lead to a better and faster adoption of e-banking technology by the users.

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