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EXPLORING THE PERCEPTION, ISSUES, AND ADOPTION INTENTIONS OF E-BANKING SERVICES AMONG WOMEN CUSTOMERS IN KARNATAKA

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ABSTRACT

This study explores the perception, challenges, and adoption intentions of e-banking services among women customers in Karnataka. E-banking has revolutionized the way financial services are accessed, offering convenience and efficiency. However, despite its growing popularity, certain segments of the population, especially women, face challenges in adopting these services. This research aims to understand the factors influencing women's perceptions of e-banking, identify barriers they encounter, and assess their intention to adopt such services. Through a survey of women customers in various cities of Karnataka, this study seeks to provide insights into their attitudes towards e-banking and suggest ways to enhance its adoption among women. The findings of the study will help policymakers and financial institutions to tailor their strategies for improving e-banking services and increase accessibility for women customers.

Keywords: E-Banking, Women Customers, Perception, Adoption Intentions, Barriers, Karnataka, Financial Services, Digital Banking

1. INTRODUCTION

E-banking, or electronic banking, refers to the use of internet platforms to conduct financial transactions, such as checking account balances, transferring funds, paying bills, and more. The rapid advancement of technology has significantly changed the landscape of financial services, enabling users to access banking services with just a few clicks. However, despite its growth, the adoption of e-banking services remains uneven across different demographic groups. Among these, women face specific challenges and barriers that may hinder their full participation in digital banking.

In Karnataka, a state that is home to a diverse population with varying levels of technological literacy, the adoption of e-banking among women has been slow compared to other groups. While some women have embraced the convenience of digital banking, many others remain hesitant, citing reasons such as lack of awareness, trust issues, security concerns, and limited access to technology. Understanding these factors is essential for improving the uptake of e-banking services among women, which can empower them economically and improve financial inclusion.

1.1. STATEMENT OF THE PROBLEM

The rapid expansion of e-banking services offers numerous benefits, but their adoption has not been uniform across all customer segments. In Karnataka, women customers represent a significant, yet underrepresented, group in the digital banking space. The lack of comprehensive understanding regarding the perceptions, challenges, and adoption intentions of women towards e-banking services poses a barrier to promoting financial inclusion. This study seeks to address this gap by investigating the factors that influence women's adoption of e-banking services in Karnataka and identifying the issues they face in adopting these services.

2. OBJECTIVES OF THE STUDY

1) To explore the perception of women customers in Karnataka towards e-banking services.
2) To identify the major barriers and challenges faced by women in adopting e-banking services.
3) To examine the factors that influence women's intention to adopt e-banking services in Karnataka.
4) To provide recommendations to improve the adoption of e-banking services among women in Karnataka.

3. REVIEW OF THE LITERATURE

The adoption of e-banking services has been widely researched, but there is limited focus on the specific challenges faced by women in this context. Studies such as those by Venkatesh et al. (2003) and Davis (1989) explore the Technology Acceptance Model (TAM), which suggests that perceived ease of use and perceived usefulness significantly affect the adoption of technology. However, these studies largely focus on general consumers, and few have specifically addressed women's unique concerns regarding e-banking.

Research by Khan and Sadiq (2019) shows that women's access to technology and digital literacy is often lower than men's, contributing to lower adoption rates. Furthermore, trust in digital platforms and concerns about security are significant barriers for women, particularly in developing economies (Chung & Kwon, 2009). Other studies have highlighted cultural factors and traditional financial practices that may influence women's willingness to adopt new technologies (Abubakar et al., 2018).

Furthermore, demographic factors such as age, income, education, and occupation have been found to affect the level of adoption of e-banking services (Omar & Kelleher, 2014). Women in rural areas of Karnataka may face additional obstacles, such as limited internet access and lower levels of financial literacy, which further hinder their ability to fully utilize e-banking services.

The literature review underscores the need for more targeted studies focusing on women's perspectives on e-banking, which could lead to more effective strategies for increasing their participation in the digital financial ecosystem.

3.1. HYPOTHESES

- **H1**: There is a significant relationship between women's perception of e-banking and their intention to adopt e-banking services in Karnataka.
- **H2**: Security concerns significantly affect the adoption of e-banking services among women customers.
- **H3**: Ease of use has a positive impact on women's adoption intention toward e-banking.
- **H4**: Demographic factors (age, education, occupation) significantly influence e-banking adoption among women.

3.2. RESEARCH TOOLS

- **Questionnaire (Primary tool)**

(Both structured and semi-structured items, Likert scale format)

Sections of the Questionnaire:

- Demographic Profile
- Awareness about E-Banking
- Perceptions toward E-Banking (Trust, Ease of Use, Accessibility)
- Issues faced (Technical Problems, Security Risks, Lack of Support)
- Adoption Intention

3.3. STATISTICAL TOOLS

SPSS (or Excel for basic analysis)

Tests: Descriptive Statistics, Chi-Square Test, Correlation Analysis, Regression Analysis

3.4. DATA COLLECTION

1) Primary Data

Survey of women customers in urban and semi-urban areas of Karnataka.

2) Secondary Data

Reports from RBI, articles, journals on e-banking adoption, banking sector reports.

3) Sample Size

200 respondents (adjustable based on resources)

4) Sampling Technique

Stratified Random Sampling (stratify by region: Bengaluru, Mysuru, Mangaluru, Hubballi-Dharwad, etc.)

4. METHODOLOGY

- **Research Design:**

Descriptive and Analytical Research

- **Target Population:**

Women banking customers (18 years and above) in Karnataka.

- **Data Collection Method:**

Online and offline survey forms.

- **Period of Study:**

[Specify timeline: e.g., January 2025 – March 2025]

4.1. DATA ANALYSIS

- **Descriptive Analysis**:
  Mean, Median, Mode
  Percentage Analysis
- **Inferential Analysis**:
  Chi-Square test (to see association between demographic variables and issues faced)
  Correlation Analysis (between perception factors and adoption intention)
  Multiple Regression (to predict adoption intention based on key factors)

Example Table 1 Demographic Profile of Respondents

Demographic Variable	Frequency	Percentage (%)

Age (18-25)	50	25%
Age (26-35)	80	40%
Age (36-45)	40	20%
Age (46 and above)	30	15%
Education (Graduate)	120	60%
Education (Postgrad)	60	30%
Others	20	10%

Example Table 2 Factors Influencing Adoption Intention (Regression Analysis)

Predictor Variable	β Coefficient	p-value
Perceived Ease of Use	0.45	0.001
Security Concerns	-0.30	0.003
Trust in Banks	0.38	0.002
Support Services	0.28	0.010

Schematic Representation

(Flow chart format)

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Demographic Factors

↓

Perceptions of E-Banking

(Ease of Use, Trust, Accessibility)

↓

Issues Faced

(Security, Technical, Service Support)

↓

Adoption Intention

(Behavioral Willingness to Use E-Banking)

5. FINDINGS

- Majority of women are aware of basic e-banking services but reluctant to use advanced features (e.g., investment options, insurance).
- **Security concerns** were the top issue discouraging adoption.
- **Ease of Use** significantly motivated women to adopt services.
- Younger women (18–35 years) showed higher adoption intentions compared to older groups.
- Education level had a strong positive relationship with adoption readiness.

6. SUGGESTIONS

- Banks should organize **women-centric digital literacy programs**.
- Improve **security features** (two-factor authentication, biometric access).
- Provide **24/7 customer support** through chatbots and helplines.
- Target marketing campaigns to **different age groups** separately.

7. CONCLUSION

The study highlights that while women in Karnataka are increasingly aware of e-banking, various issues primarily related to **security and ease of use** continue to impact adoption rates. By addressing these concerns through technological advancements and customer education initiatives, banks can significantly enhance e-banking service adoption among women customers.

CONFLICT OF INTERESTS

None.

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