

A Study On E-Banking Awareness and Security Among Rural Customers (With Special Reference to Coimbatore District)

Mr. N. Sathish¹, Mrs. K. S. Shymili²

¹*III-B.Com. Banking, Nehru Arts and Science College, Coimbatore*

²*Assistant Professor, Department of B.Com. Banking, Nehru Arts and Science College, Coimbatore*

Abstract- Electronic banking (E-banking) has transformed the traditional banking system by providing convenient and faster financial services through digital platforms. With the rapid growth of technology and internet penetration, banking institutions are encouraging customers to adopt online banking services such as mobile banking, internet banking, Automated Teller Machines (ATM), and digital payment systems. However, the level of awareness and understanding of these services among rural customers is still developing. This study focuses on examining the level of awareness and security perception of rural customers towards E-banking services in Coimbatore district of Tamil Nadu, India. The research aims to identify the extent of knowledge, usage pattern, and security concerns related to electronic banking among rural customers. The study also explores the challenges faced by rural users in adopting digital banking services.

Primary data were collected from respondents using a structured questionnaire, and the collected data were analyzed using appropriate statistical tools such as percentage analysis and other analytical methods. The findings of the study help in understanding the level of awareness and security perceptions among rural customers. The study also suggests measures to improve awareness and enhance trust in E-banking services among rural populations.

Keywords: E-banking, Awareness, Security, Rural Customers, Digital Banking, Financial Inclusion.

I.INTRODUCTION

Electronic banking, commonly known as E-banking, refers to the use of electronic and digital technologies to perform banking transactions and access financial services without visiting a physical bank branch. With the advancement of information technology, banking institutions have introduced several digital services

such as internet banking, mobile banking, Automated Teller Machines (ATM), and online fund transfer systems to provide faster, more convenient, and efficient services to customers.

In recent years, the banking sector in India has undergone significant transformation due to digitalization and government initiatives aimed at promoting financial inclusion. Programs such as Pradhan Mantri Jan Dhan Yojana have encouraged people, especially those in rural areas, to access formal banking services. As a result, many banks are focusing on expanding digital banking facilities to rural customers.

Despite these developments, awareness and understanding of E-banking services among rural customers remain relatively limited. Many rural customers are still unfamiliar with digital banking technologies or may hesitate to use them due to concerns about security, lack of technical knowledge, and limited internet accessibility. Security issues such as fraud, password misuse, and cyber threats also create fear among users and reduce their confidence in using E-banking services.

Coimbatore district is one of the major economic centers in Tamil Nadu, where both urban and rural populations actively participate in banking activities. While urban customers widely adopt digital banking services, rural customers are gradually adapting to these technologies. Understanding their level of awareness and perception of security is essential for improving the adoption of E-banking services.

This study aims to examine the level of awareness and security perception of E-banking among rural

customers in Coimbatore district. The research also identifies the challenges faced by rural users and suggests measures to improve digital banking awareness and security confidence among them. Promoting awareness and ensuring secure banking systems can help increase the adoption of E-banking services and support the broader goal of financial inclusion in rural areas.

II.OBJECTIVES

- To know the awareness level of rural customers among E-banking.
- To know the attitude and usage of E-banking among rural customers.

III.RESEARCH METHODOLOGY

Research Design : Descriptive research design was adopted.

Area of Study : Coimbatore City.

Sample Size : 100 respondents.

Sampling Technique: Convenient sampling.

Data Collection : Primary data through questionnaires; secondary data from journals and websites.

Statistical Tools Used: Percentage analysis, Correlation analysis, and Chi-square test.

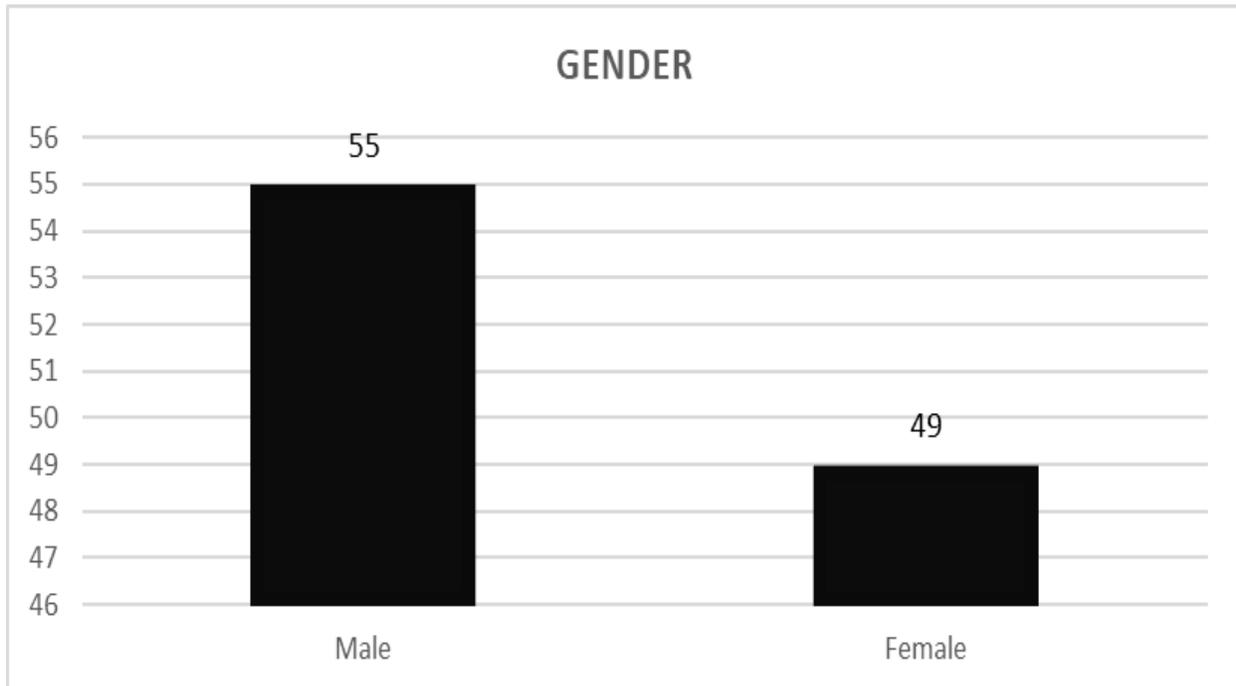
Period of Study : 3 months

IV. DATA ANALYSIS AND FINDINGS

GENDER WISE CLASSIFICATION OF RURAL CUSTOMER

S.No	GENDER	RESPONDENTS	PERCENTAGE
1	MALE	55	52%
2	FEMALE	49	47%
3	OTHERS	0	0

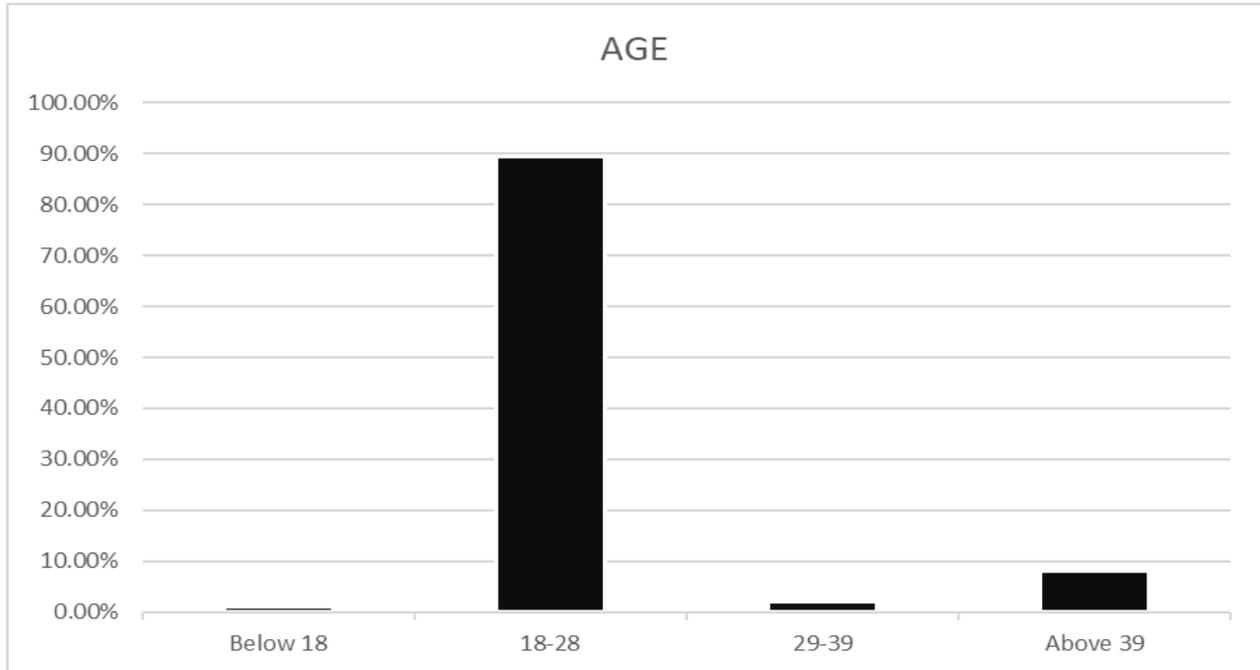
- The majority 52% respondents are male.



AGE

S.No	AGE	RESPONDENTS	PERCENTAGE
1	Below 18	1	0.961%
2	18-28	93	89.4%
3	29-39	2	1.9%
4	Above 39	8	7.69%

- The majority of the respondents 89.4% are 18-29.



V.CONCLUSION

The present study examined the level of awareness and security perception of E-banking among rural customers in Coimbatore district of Tamil Nadu, India. The findings of the study reveal that E-banking services are gradually gaining acceptance among rural customers due to the increasing use of mobile phones, internet facilities, and digital banking initiatives.

However, the study also indicates that the level of awareness about various E-banking services is still moderate among rural customers. While many respondents are familiar with basic services such as ATM usage and mobile banking, there is limited knowledge regarding advanced digital banking facilities. Security concerns such as fear of fraud, lack of technical knowledge, and uncertainty about online

transactions remain significant barriers to the wider adoption of E-banking services.

The study highlights the need for banks and financial institutions to conduct awareness programs, provide proper guidance, and ensure strong security measures to build trust among rural customers. Improving digital literacy and promoting safe banking practices can encourage more rural customers to use E-banking services confidently.

Overall, enhancing awareness and strengthening security mechanisms will help increase the adoption of E-banking services in rural areas and contribute to the growth of digital banking and financial inclusion.