

Covid-19 Pandemic, Usability of Online Banking - A Case Study of Hathras City

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Abstract: Covid-19 is a Pandemic developed in 2019 from the corona Circle of Relatives Virus. It is spreading Across the World Due To the Fact Dec2019 by Using the Close Contact of an Infected Individual or Fomites Of covid-19. It Evolved Certainly In Wuhan (An Kingdom Of china) Or Possibly Broaden via China Research Middle “Wuhan institute Of Virology”. It's Far Spreading Very Rapid Across The world. World Health Corporation and Maximum Countries including India It Has Declared a Virus. Human Beings Can protect themselves By This Pandemic by Keeping Social Distance .However The Basic Want (Food And Medicine) Is Essential For continuo Their Lifestyles And In It The Switch Of Cash Plays An Crucial Function. On-Line Banking Could Make the Transaction Thru an Electronic Foundation without the Alternate of Any tangible Commodity with Retaining Social Distance. Online banking Is the Present Day Idea of Banking in Which Human Beings Can do A Few Banking Activities (Like Transfer Coins Switch and in the Account, Take A Look At Financial Institution Stability, Price Of Bills, Phone recharge And So On.) Thru The Usage of the Internet of Their Cell phone, Computer. One Of the Maximum Essential Functions of Online banking Is That It May Definitely Perform Electronically Basis without The Alternate of Any Tangible Commodity and It Has made it an Important Tool to Protect from the Pandemic. The purpose Of This Have a Look at Is to Assess the Contribution of Online banking To Prevent the Pandemic of Covid-19. A Survey Has Been done To Reap the Goals of This Paper. It's Miles Found That online Banking Playing a Crucial Function inside the Covid 19period To Shield the Human Beings. Humans felt completely safe From the Covid 19 Virus inside The On-Line Price of Payments and recharge Of Pay As You Go Mobiles and Dish T.V

Keywords: COVID-19, Pandemic, India, Online Banking, Usability

INTRODUCTION

Covid-19

Covid19 is a virus developed in 2019 from the corona virus family. Since December 2019, COVID-19 has been spreading worldwide through close contact with orfomites patients. It may have occurred naturally in Wuhan, China, or it may have been developed by the Wuhan Institute of Virology, a Chinese research center. It is spreading very quickly around the world. Most countries, including the World Health Organization (WHO) and India, have declared a pandemic. People can protect themselves from this epidemic by maintaining social distancing. So far (June 2020), there were 619 million people worldwide, and the B10888 million of India also infected 376,000 people worldwide, and 5,834 people in India have died of viruses. In, now it is the biggest challenge for everyone to save people. The doctor has no correct vaccine so far for this virus.

Online Banking

Online Banking is physically created without visiting the bank's point, and the maintenance of the social distance can be performed electronically without exchanging the type of products. People can use Invencarin on the phone, computer, using some banking activities (such as cash transfer and account, financial balance, bills, bills, billing, billing, billing, billing). One of the most important features of online banking has created an important tool for protecting the trendy without exchanges of any type of products. Electronic banking is a modern concept in banking and offers wider business opportunities for banks than traditional banks. We all know that all bank branch operations performed by employees are done online over the Internet, but e-banking is a concept where banks allow their customers to access their accounts online at the request of their customers. Electronic banking is a global organization that can operate anytime, anywhere over the Internet.

REVIEW OF LITERATURE

The need for deploying Internet banking in India has been very strong, considering that (a) a significant proportion of the urban population in India today is employed in the information technology industry and so they have easy access to the Internet and (b) there is a huge expatriate Indian workforce engaged in various professional pursuits around the world (Kannabiran & Narayan, 2005). Most of the banks in India have introduced customer-friendly online banking facility with advanced security features to protect customers against cybercrime. Almost 57 per cent of Indian respondents using the Internet prefer banking online and use other financial services due to hassle-free easy access and time-saving feature of online banking (Malhotra & Singh, 2009). At the same time, online banking exposed customers to unforeseen frauds. Reserve Bank of India (RBI) has suggested that banks introduce two-stage authentication to ensure security of transactions.

Online banking is mainly designed by both private and public sector banks to achieve two objectives. The first objective is to increase convenience of the customers by fulfilling the customers' requirements such as online viewing of account details, statement information, payment of bills online, money transfer, applying for accounts and e-clearance such as rent, loan payment and so on. The second objective is to reduce cost of operation. The present study is aimed at studying the total customer satisfaction with online banking. Though customer satisfaction is multidimensional (Bharadwaj & Mitra, 2016; Kumar, 2016) and has been widely studied in various contexts, the available literature is very scant about customer satisfaction in online banking, especially in India (Patel & Pithadia, 2013; Sureshchandar, Rajendran, & Anantharaman, 2002).

Rani Veena, Rani Anupam, (2018). E-banking has the potential to transform the banking as it offers many benefits which can never be obtained by traditional banking . E-banking ensures conservation of valuable time which is involved in banking transactions. In spite of improvement in efficiency and convenience due to e-banking, it may prove a double edged sword as it has posed several challenges to regulators and supervisors. The quality with which banks provide their services to their customers is utmost importance today. In today's world of competition every organization has to concentrate on its service quality in order to stand in the market

Basics Nikolas and The mistocleous Marinos,(2013)E-banking offers customers wider choice, convenience, control and cost savings. Customers have access to their financial information and can conduct activity anytime and anywhere. They organize financial affairs and have better control over account and family budget management. Cost savings comes from avoiding trips to the banks and reduced transaction cost Especially for elderly and ill people e-banking services improve their life by releasing precious time.

RESEARCH METHODOLOGY

The purpose of this study is to assess the contribution of online banking to stop the pandemic of Covid-19. A survey has been conducted within the hathras city of Uttar Pradesh state. Primary data have been collected from the city area of hathras by using questionnaires. A questionnaire designed to collect the primary data. Primary data have collected from the 25 respondents. Questionnaire consist of 5 questions related to feeling safe in using online banking in which each question has 5 points. In the questionnaire 1 mean is highly unsafe feel, 2 mean is unsafe, 3 mean is normal, 4 mean is safe an

Table 1: Demographic Details of Respondents

Particular	No	Chart
Gender		
Male	18	<p>Gender</p> <p>Female 28%</p> <p>Male 72%</p>
Female	7	
Occupation		
Employed	4	<p>Occupation</p> <p>Retired 12%</p> <p>Employed 16%</p> <p>Agriculturist 8%</p> <p>Business 20%</p> <p>Student 24%</p> <p>House Wife 20%</p>
Agriculturist	2	
Business	5	
Student	6	
House Wife	5	
Retired	3	
Marital Status		

Good details of respondents provide a clear result to the reader and user of results. The table shows the details of respondents on which the following results are based. Respondents have included the male and female both and various types of occupation, married, unmarried, and different types of age groups by which results show the overall result of all segments of society

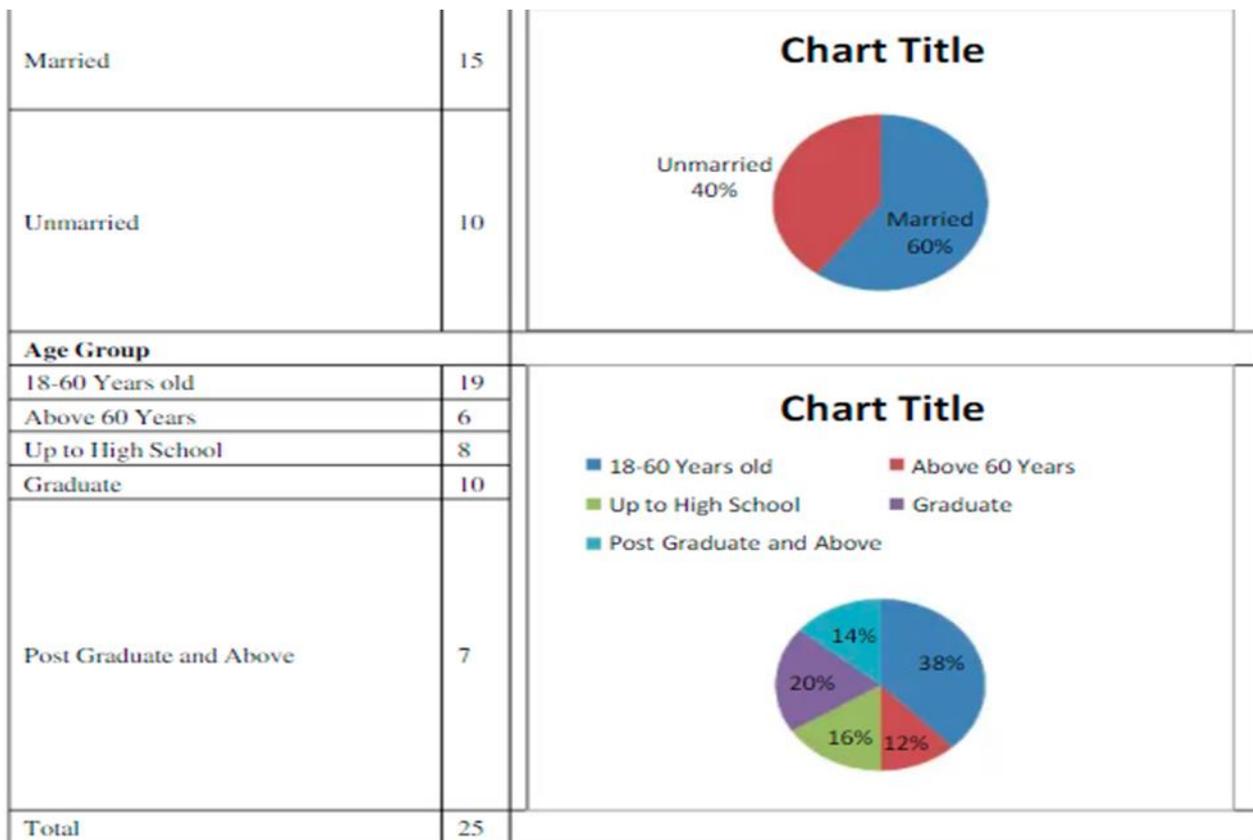


Table 2: User Safety of Online Banking during Covid-19 Virus Pandemic

Items	Maximum Satisfaction	Actual Satisfaction	Percentage
Using Online Banking for Payment of Bills	5	4.8	96%
Using Online Banking for Mobile and dish T.V recharge	5	4.76	95.20%
Using Online Banking for payment of Online Shopping	5	4.28	85.60%
Using Online Banking for payment of offline purchase on shop	5	3.76	75.20%
Transfer of Cash for other works	5	4.68	93.60%
Average	5	4.456	89.12%

Source –primary data

Peoples are feeling very well while using online banking and overall fell safety rate is 89.12%. Transfer offund for other works is safest work regarding Covid-19safety in online banking. Customers are 96% feel safe fromCovid-19 while using the Online Banking for Payment of Bills. Customers are 95.20% feel safe from Covid-19 whileusing the online banking for Mobile and dish T.V recharge.Customers are 85.60% feel safe from Covid-19 while usingthe online banking for payment of online shopping.Customers are 75.20% feel safe from Covid-19 while usingthe online banking for payment of offline goods andservices purchase on the shop. Customers are 93.60% feelsafe from Covid-19 while using the online banking for cash transfer for other work

CONCLUSION

It has found that online banking playing an important role in the Covid-19 period to protect the people .All type of people using online banking feeling safe in the online payment from Covid-19 virus. As per the sampling and response, people feel 89.12% safe in using online banking. People felt completely safe from the COVID 19virus in the online payment of bills and recharge of prepaid mobiles & dish TV and Transfer of Cash for other works

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