

**'A STUDY ON THE PERCEPTION OF FISHERMAN SOCIETY IN KERALA TOWARDS
TECHNOLOGICAL BASED BANKING SYSTEM'**

RESEARCH PROPOSAL

SUBMITTED

TO

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INTRODUCTION

Fisherman in India, are not homogenous, as they belong to different castes. These communities have their distinct social, cultural governance structures and traditional practices, depending on the coast, where they inhabit. Atleast 2-3 castes are exclusively involved in marine fishing in each maritime State, and are not related to the mainstream agrarian system.

Most communities have evolved their own management systems over time to regulate human interaction with the resource especially when large number of people bank on a limited resource to avoid conflicts. The evolution of traditional management system depended on the resource and the environment in which the resource existed and the interactions between people to extract these resources (Kurien, 1998).

The state of Kerala is rich in fisheries wealth with a coastal line of 590 kms. Kerala plays a significant role in the marine Indian economy. The Western coast of India including Kerala is very rich in marine wealth among that Kerala's contributions is very high. Kerala is the one of the major coastal state of India. The socio economic conditions of fishermen in Kerala is not different from the remaining parts of India. A suitable remedial step became a necessity to save the fishermen from their financial breakdown. An effective and result-oriented mechanism was the need

of the hour and it happened in the form of Microfinance.

‘Today Indian banking Sector is a flourishing Industry; it’s mainly focused on new Banking technological innovations. Banks created to use technology to provide effective quality and services to the customer and get high speed. In the recent scenario has been changed, there are around 340 banks are working in India, in which are public and private banks. Today all the banks started with the different channels, like ATM, Credit Cards, Debit Cards, Mobile Banking, Internet Banking, etc. But Net Banking made it an easy way for customers to do their banking transaction from various places. In 2020 India's banking sector is a fifth largest banking sector and 2025 the banking system was a third largest banking sector in the world. The Indian Banking System cannot ignore the new technological challenges and banks are also facing great challenges, that the innovations policy and strategy. This study examines with all the innovations and new technological changes in the banking sector can adopt fisherman's society.

STATEMENT OF THE PROBLEM

In Kerala the economic backwardness is the main factor of the fisherman community. They are the socially isolated community. Fishing and related activities are universally reserved for low-caste segment of the society. For this pathetic situation of fisherman community, time or place is not at all deciding factor. In a nut shell the general picture of fishing communities in Kerala, exhibits their extreme pathetic living conditions. They always come in the lowest ladder of Kerala society

with poor educational status and lack of basic livelihood facilities. Climatic changes and the lack of employment opportunities make their problems too serious. There are so many factors such as low social status, poor economic conditions, illiteracy, heavy indebtedness, low production rate- and income influence the socio economic conditions of fishermen.

Now-a -day's banking sector is modernizing and expanding its hand in different financial events every day. At the same time the banking process is becoming faster and easier. In order to survive in the competitive field of the banking sector, commercial banks are looking for better service opportunities to provide their customer. There is a need for understanding whether Technological banking systems can satisfy the fisherman's community or not.

OBJECTIVES

- 1 To analyse the perception of fisherman towards e-banking system
- 2 To study the extend of awareness and usage of e-banking services in the study area
- 3 To ascertain the fisherman's society satisfaction regarding various e-banking services provided by various banks
- 4 To find out problems in e-banking activities to satisfy the fishermans community in Kerala
- 5 To provide some recommendation.

HYPOTHESIS

- 1 The demographic variable have not influenced the fisherman's society satisfaction towards technological innovation of bank (age, sex, education, occupation and income)
- 2 Customer satisfaction does not defer on the basis of factor e-banking services (accessibility, convenience, privacy, security, design, content, speed and fee and charges).
- 3 There has been a positive impact of e-banking on the customers in the Kerala
- 4 There is a risk factor involved in e-banking transactions.

RESEARCH METHODOLOGY

Data Source

The study will be mainly based on the primary data source and the secondary also. The present study will be based on both primary and secondary data. The primary data will be collected through questionnaires from fishermen and through schedules from marketers. Secondary data can be collected from the publications, websites, and research journals and from the newspapers.

Sampling Plan

The respondents who are the fisherman living in kerala will considered as sample. During pandemic situation e-banking are most suitable for them. From total study population 400 sample size will be taken.

Sampling technique

The research will make use of random sampling technique to select respondents .

Tools of Analysis of Data

Besides averages and bar diagram, appropriate statistical tools will be utilized considering the availability and nature of data.

Research Area

Area for this research is specifically limited only for Malabar areas of kerala.

REVIEW OF LITERATUR

Review of literature is the foundation of each and every research work.

Literature on Fisherman's satisfaction on e-banking services is not much available.

But various studies from related areas are available for review. Reviews also include content published in books, magazines, and unpublished research work and like.

CHAPTER SCHEME

Chapter 1: Introduction to study

Chapter 2: Review of literature

Chapter 3: Research methodology