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A REVIEW OF E-BANKING SERVICES IN INDIAN BANKING INDUSTRY

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ABSTRACT

E-banking is the term that signifies and encompasses the entire sphere of technology initiatives that have taken place in the banking industry. E-banking has broken the barriers of branch banking. E-banking involves use of internet for delivery of banking products and services. E-banking is reducing the transaction costs and is winning the trust of customers and roving to be an appropriate model for customer service of commercial banks in India. So the E-banking has a greater role in customer service of commercial banks in India. In the past couple of years ATMs, Internet Banking, M-Banking and Virtual Banking have changed the face of banking services. Customers can send money anywhere in India through E-banking. This makes E-commerce a necessity for the future. In the new millennium, people will be able to do their entire banking over the net without even going to the bank. Within this context this paper has undergone a critical literature review of previous researchers with an objective to examine the impact of E-banking on consumer's behaviour to e-service quality.

KEYWORDS

e-banking, profitability, customer service, information and technology, ATM, debit card, credit card.

INTRODUCTION

The banks have become an essential component of most of the economies as banking services are described as “engine for economic growth” or act as “conduits towards promoting economic growth”. The world is becoming a global market, characterized by economic interdependence. National boundaries have become less significant with the interlinked effect of technology, information flows and foreign investment mobility. The marvelous kinds of innovation in technology and hard line blend of it with information technology made a paradigm shift in the banking industry. Technology increasingly playing a significant role in improving the services in the banking industry of India too. It has also witnessed a tremendous development due to drastic changes that are taking place in the information technology. Electronic banking has emerged from such an innovative development.

Electronic banking is the use of internet as a delivery channel to perform various banking activities for example-transferring money, bills payment, balance inquiry, transaction history, loan applications and insurance services. [Bankers online, 2010]. It provides universal connection from any location worldwide and is universally accessible from any internet enabled computer. Internet offers the cheapest delivery channel for banking products as it allows the entity to reduce their branch networks and minimize personnel requirement. Due to the dawn of E-banking, quality of service has been enhanced as compared to conventional banking services. E-banking plays a pivotal role in providing satisfaction to the customers, reducing the cost of transaction processing and thereby improving the banker-customer relationship.

The progress in E-banking in Indian banking industry is measured through various parameters such as computerization of branches, ATMs (automated teller machines), transactions through retail electronic payment methods etc. Banks today operate in a highly globalized, liberalized, privatized and a competitive environment. In order to survive in this environment banks, have to use IT because it was realized by banks that the internet can be an effective distributive channel. Revolutionary developments in information and communication technology have changed the way how banks deal with their bank customers.

This research is an attempt to review the tremendous progress took place in the field of technology which has reduced the World to a global village and brought as remarkable changes in the banking industry and to review the impact of E-banking on services of commercial banks in India.

REVIEW OF LITERATURE

Various studies have revealed out the impact of E-banking services on banking industry. A customer entered in a bank must get maximum satisfaction from the quality of E-banking services offered by them. Service quality has been found as one of the important factor in making a difference in products and services (Balachandher, et.al 2001).

According to Basel Committee on banking supervision, (1998 and 2003) E-banking is defined as the provision of retail and small value banking products and services through electronic channels. Such products and services can include deposit taking, lending, account management, the provision of financial advice, electronic bill payment and the provision of other electronic payment products and services such as electronic money. The term “electronic banking” or E-banking covers both computer and telephone banking, it refers to use of information and communication technology by banks to provide services and manage customer relationship more quickly and most satisfactorily (Charity-Commission, 2003).

Says V Chandrasekhar, GM (Chief Technology Officer), Bank of Baroda, "IT has changed the way a bank reaches out to its customers. Gone are the days where IT was deployed for automating accounting/back office functions to remove drudgery of employees. It is now massively being deployed for customer interfacing/interaction."

It is an empirically established fact that introduction of technology in banking has a direct positive relationship with profitability. Ceteris paribus, investment in E-banking increase the profit margin of banks by reducing costs and increase in non-interest income, which in turn will lead to rise in Return in Assets and Return on Equity (Sinkney, 1998). The integration of the banking services with e-commerce and emergence of e-cash would positively affect the efficiency scores of the banks (Scott, 1999).

EVOLUTION OF E-BANKING

E-banking came into being in UK and USA in 1920s. It became prominently popular during 1960s through electronic funds transfers and credit cards. The concept of E-banking came into existence in Europe and USA in the beginning of 1980s. It has been estimated that around 40 percent of banking transaction would be done through NET.

E-BANKING IN INDIA

In India E-banking is of fairly recent origin. The traditional model for banking has been through branch banking. Only in the early 1990s there has been start of non-branch banking services. The good old manual systems on which Indian Banking depended upon the centuries seem to have no place today. The credit of launching internet banking in India goes to ICICI Bank. Citibank and HDFC bank followed with internet banking services in 1999. Several initiatives have been taken by the Government of India as well as the Reserve Bank to facilitate the development of E-banking in India. The Government of India enacted the IT act, 2000 with effect from October 17, 2000 which provided legal recognition to electronic transactions and other means of electronic commerce. The Reserve Bank is monitoring and reviewing the legal and other requirements of E-banking on continuous basis to ensure that E-banking would develop on sound lines and E-banking related challenges would not pose a threat to financial stability.

To cope with the pressure of growing competition, Indian commercial banks have adopted several initiatives and E-banking is one of them. The competition has been especially tough for the public sector banks, as the newly established private sector and foreign banks have leaders in the adoption of E-banking. Indian banks offer to their customers following E-banking products and services:

- Automated Teller Machine (ATM),
- Credit Cards,
- Debit Cards,
- Smart Cards,
- Electronic Funds Transfer (EFT) System,
- Real Time Gross Settlement (RTGS)/NEFT,
- National Electronic Clearing Service (NECS),
- Mobile Banking,
- Internet Banking,
- Telephone Banking,
- Door step Banking

The three board facilities that E-banking offers are:

- **CONVENIENCE**- Complete your banking at your convenience in the comfort of your home.
- **NO MORE Qs**-There are no queues at an online bank.
- **24*7 SERVICE**-Bank online services is provided 24 hours a day, 7 days a week and 52 weeks a year.

The main advantages of E-banking are to lower operating cost per unit services for the banks and to offer convenience to customers as they are not required to go to the bank premises and also the customer can easily transfer the funds from one place to another place electronically. E-banking is a technological advancement that has brought about such a change. The banking industry has adopted virtual banking to improve business process, infrastructure, and customer relationships. These changes have had a major impact on the banking business, but more transparently on the customers of online banking. The matrix measures for the improvements added by online banking can be evaluated on comparable levels of service, efficiency and cost satisfaction, for both the provider and consumer of this technology. The numbers of customers are normally not the same as numbers of their accounts, because number of accounts can be linked to the one customer number. The customer will link to the customer number any of those accounts which the customer controls, which may be cheque, savings, loan, credit card and other accounts. Customer numbers will also not be the same as any debit or credit card issued by the financial institution to the customer and ATMs are at your doorstep, therefore the customer can obtain funds at any time from ATM machines. Therefore, in order to survive in this environment banks, have to use IT and the objective of the present paper is to analyze the impact of adopting E-banking services, through the use of ATMs, credit cards and debit cards in the banking industry.

IMPORTANCE OF THE STUDY

This paper is to create awareness about E-banking services and also provide some fruitful suggestions to make this service for effective.

OBJECTIVES

The study has been undertaken with the following specific objectives in view:

- Giving an insight in to the concept of E- banking and inherent benefit accruing from the adoption of E- banking, from the view point of commercial banks.
- To study and analyze the progress made by Scheduled Commercial banks in adoption of E-banking products and services in recent years.

RESEARCH METHODOLOGY

The study is based on secondary data and is analytical in nature. Statistical and mathematical tools such as simple growth rate, percentages and averages are used. Report on trends and progress of Banking in India published by Reserve Bank of India, Mumbai is the main source of secondary data. The parameters of the study are number of Automated Teller Machines and Transactions through Retail Electronic Payments Methods such as Electronic Clearing services (ECS)-debit and credit. To analyze progress made by Indian banking industry in adoption of technology, averages, percentages and simple growth rate is calculated. In this study, simple growth rate is indicated by GR. $GR = \frac{Y^t - Y^0}{Y^0} * 100$ where Y^t indicates value of given parameter in current year and Y^0 indicates value of given parameter in base year.

RESULTS AND DISCUSSION

Indian banking has changed terrifically in the past few years. The changes are multiple and at a fast pace in the term of transformation of technology advancement. It has become completely dependent on technology as the service/product channel. Up-gradation of technology, innovation and modernization are the key factors of having excellence in banking sector.

It becomes necessary for a bank to differentiate its products from others. The differentiation can be in terms of specialization, new products, increasing added value by technology convergence. Technology in banking sector is one of the focus areas of banks. The banks in India are using Information Technology (IT) not only to improve their own internal processes but also to increase facilities and services to their customers. Technological innovation not only enables a broader reach for consumer banking and financial services, but also enhances its capacity for continued and inclusive growth. Various innovations are as follows:

1. **Automated Teller Machine (ATM):** ATM is modern electronic machine which allows to customer to withdraw or deposit funds, check account balances, transfer fund, and check statement information, purchasing online products, train tickets reservations, products from shopping mall, donating to charities, claque processing module, adding pre-paid cell phone/mobile phone credit, advertising channels for own or third party products and services, pay premium.

TABLE 1.1: AUTOMATED TELLER MACHINES (ATMS) OF SCHEDULED COMMERCIAL BANKS (as at end March)

Year/Cate-gory	On-Site	Growth Rate	Off -site	Growth Rate	Total	Growth Rate	Off site as percentage of to-tal ATMs	On site as percentage of to-tal ATMs
2011	40729	-	33776	-	74505	-	45.4	54.6
2012	47545	16.73	48141	42.53	95686	28.43	50.31	49.69
2013	55760	36.90	58254	72.47	114014	53.03	51.09	48.91
2014	83379	104.71	76676	127.01	160055	114.83	47.91	52.09
2015	89061	118.67	92337	173.39	181398	143.47	49.10	50.90
Average	63294.8		61836.8		125131.6			

Source: Report on Trends and Progress of Banking in India, RBI, Mumbai, Various Issues

Table 1.1 indicates the progress made by ATMs of Scheduled Commercial Banks for the period 2011-2015. While ATMs are an innovative means to provide basic banking services to customers in a much faster and cost-efficient manner, within these; off-site ATMs are particularly more cost-efficient since they operate without the paraphernalia of a bank branch. It has been revealed that the On-site ATMs are more as compared to Off-site ATMs though the number of both has increased in period of five years. In 2013 the per cent of Off-site ATM is much better than On-site ATM but it started declining in 2014 and again showed an increase in 2015. The growth rate has remarkably increased in 2015 in case of both On-site and Off-site ATMs taking the year 2011 as base year. It has been revealed from the study that customers are taking keen interest in E-banking services provided by Scheduled Commercial Banks as their number is increasing year by year.

TABLE 1.2: BANK GROUP/CATEGORY-WISE AUTOMATED TELLER MACHINES (ATMS) OF SCHEDULED COMMERCIAL BANKS (As at end March 2015)

Bank Group/Category	On site ATMs	Per cent of total	Offsite ATMs	Per cent of total	Total Number of ATMs	Per cent of total	On site ATMs as per cent of total ATMs	Offsite ATMs as per cent of total ATMs
1. Public Sector Banks	69902	78.48	58909	63.80	128811	71.01	54.27	45.73
1.1 Nationalized Banks	47267	53.07	27422	29.70	74689	41.17	63.29	36.71
1.2 SBI Group	22635	25.41	31487	34.10	54122	29.84	41.82	58.18
2. Private Sector Banks	18897	21.22	32593	35.29	51490	28.39	36.70	63.3
2.1 Old Private Banks	15733	17.67	28397	30.75	44130	24.33	35.65	64.35
2.2 New Private Sector Banks	3164	3.55	4196	4.54	7360	4.06	43	57
3. Foreign Banks	262	.3	835	.91	1097	.60	23.88	76.12
All Banks	89061		92337		181398		49.10	50.90

Source: Report on Trends and Progress of Banking in India, RBI, Mumbai, Various Issues

Table 1.2 indicates category-wise ATMs of Scheduled Commercial Banks. The Public sector banks have highest number of ATMs in case of both Onsite and Offsite which is 71.01 percent of total ATMs in the country. In per cent terms ATMs in case of Nationalized Banks is 41.17 percent and 29.84 in case of SBI group. The new private sector banks has major share of ATMs (24.33) as compared to Old private sector banks (1.65). Foreign have 1097 ATMs in 2015 which is just .60 per cent of total ATMs.

2. **Electronic Clearing Cards:** - Now a day's Electronic cash is being used in place of hard cash. Electronic clearing cards such as debit and credit cards. Debit card allows 'anywhere any time accesses' to the customers with their savings or current account. A customer possessing a debit card need not carry cash. Credit card also serves as convenient medium of exchange. It enables a customer to purchase goods or services within prescribed limits for certain authorized retail and service establishments without making immediate cash payments. It is also called plastic money. The most important difference between a credit card and debit card is that while credit card is a post-paid and debit card is pre-paid.

TABLE 1.3: OUTSTANDING NUMBER (IN MILLIONS) OF DEBIT CARDS AND CREDIT CARDS ISSUED BY SCHEDULED COMMERCIAL BANKS

CATEGORY	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
Credit Cards	17.67	17.7	19.5	10.61	21.12
Debit Cards	263.80	278.4	331.2	394.45	553.45

Source: Report on Trends and Progress of Banking in India, RBI, Mumbai, Various Issues.

Table 1.3 shows Outstanding number of debit cards and credit cards issued by Scheduled commercial banks as at end March 2015. The number of credit cards has increased from 17.67 million in 2010-2011 to 21.12 in 2014-2015 which show a Growth Rate of 19.52 per cent while in case of debit card the number arose from 263.80 in 2010-2011 to 553.45 in 2014-15. This increase remarked the progress made through the use of debit card in banking industry.

FINDINGS

- As customers are now technology savvy, therefore, it becomes indispensable to consider the use of technology to react to their continuous needs.
- The penetration of ATMs in India increased in 2012-13 with the total number of ATMs crossing 1, 00,000 clocking a double growth during the year.
- This growth was driven primarily by private sector banks with their share in total ATMs picking up rapidly to about 38 per cent.
- Despite the convenience, high security of E-banking, there are benefits of E-banking like 24 hours a day access, a monthly cost savings and security that match the security of banking in person.
- Decreased cost due to E-banking came to be most commonly reported reason for increased business growth in all sectors of banking industry. However, this is significantly higher in private sector banks as compared to public sector banks.

RECOMMENDATIONS

- Banking industry should create awareness among people about E-banking products and services. Customers should be made literate about the use of E-banking products and services.
- Special arrangements should be made by banks to ensure full security of customer funds. Technical defaults should be avoided by employing well trained and expert technicians in field of computers, so that loss of data can be avoided.
- Seminars and workshops should be organised especially to those who are ATM or computer illiterate.
- Government should make huge investments to upgrade infrastructure of Indian banking industry.
- Special training sessions for enhancing technological knowledge of bank's employees is must.
- E-banking services should be provided in regional languages to make it in reach of common person.

CONCLUSIONS

The study has revealed that E-banking and hence Information and Communication Technology has impacted positively on customer service and profitability of banks though there are a number of challenges. It is recommended that there should be 24*7 monitoring of the Automatic Teller Machines(ATMs) so that any failure is addressed as soon as possible to guarantee customer retention. It can be concluded that the government should provide adequate regulatory framework that will ensure customer protection and security of transactions; and again to achieve competitive advantage periodic training programmes on ICT should be organised by the banks to ensure that their employees are always abreast with current trends and programs in ICT. Internet facility must be made available at all the branches of the bank across, proper training to customers for using E-banking should be given. Use of technology should be increased substantially on banks to cope with rising volumes and reduce transaction cost and processing time. The IT Act 2000 should be implemented in totally to handle legal issues. E-banking helps in improving the quality of service offered by bank and provide a choice to customers by offering multi service delivery channels. The element of convenience has increased as customers can access his account as per his convenience. Thus these delivery channels have reduced cost, waiting period, and paper work. They have eliminated wastages, uncertainties and they have created positive impact on cost, speed, efficiency and enhanced customer satisfaction.

LIMITATIONS

There are limitations that need to be acknowledged and addressed regarding about the present study. Various E-banking services are available but scope of present study is limited only to use of ATMs, debit cards and credit cards.

SCOPE FOR FUTURE RESEARCH

E-banking in India is gaining momentum at a faster pace but it is a new phenomenon for banks and for Indian banking customer also. It includes a lot of issues that can be considered for various perspectives. This study highlights some of the service quality features that are contributing towards customer loyalty. There is still room for further area of research as how banks should incorporate all these service features in gaining customer loyalty and customer retention. Further research can be o making comparisons of different developed economies banks with Indian banks like American, European banking websites and their E-banking practices with Indian banking websites and its E-banking practices for studying service quality variables that enhance the customer loyalty in banks. The ongoing technological innovations in Indian banking sector o regular basis can always be a good area of further research.

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