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**CHALLENGES & PROSPECTS OF CUSTOMERS TOWARDS E BANKING****LAKSHMI SREE.P****M. Phil. SCHOLAR****SREE NARAYANA GURU COLLEGE  
COIMBATORE****VIJAYAKUMARI.P****M. Phil. SCHOLAR****SREE NARAYANA GURU COLLEGE  
COIMBATORE****ABSTRACT**

*Electronic banking or E banking is the use of electronic means to transfer funds from one account to another rather than by cheque or cash. All banking activities that were conventionally carried by visiting a bank can now be done through a computer with internet. The important factors, which influence consumer perception of online banking are information, ease of use, satisfaction, security, proper utilization. We are trying to identify the challenges and prospects of customers towards E banking. And also we are trying to understand the different services provided by banks through internet.*

**KEYWORDS**

E banking, modern banking.

**JEL CODE**

M30

**INTRODUCTION**

Online banking, also known as internet banking, e-banking or virtual banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking, which was the traditional way customers accessed banking services.

To access a financial institution's online banking facility, a customer with internet access would need to register with the institution for the service, and set up a password and other credentials for customer verification. The credentials for online banking is normally not the same as for telephone or mobile banking. Financial institutions now routinely allocate customers numbers, whether or not customers have indicated an intention to access their online banking facility. Customer numbers are normally not the same as account numbers, because a number of customer accounts can be linked to the one customer number. Technically, the customer number can be linked to any account with the financial institution that the customer controls, though the financial institution may limit the range of accounts that may be accessed to, say, cheque, savings, loan, credit card and similar accounts.

**DEFINITION**

It is defined as the automated delivery of new and traditional banking products and services directly to customers through personnel computer. E-banking was used as an informational medium to market banking products and services but with the development of new technology bank uses internet banking both for transactional and informational medium.

Internet banking is the term used for new age banking system. Internet banking is also called online banking. Electronic banking has experienced explosive growth and has transformed traditional practices in banking. Private Banks in India were the first to implement Internet banking services in the banking industry.

**OBJECTIVES OF THE STUDY**

1. To understand different services provided by banks through internet.
2. To identify the challenges and prospects of customers towards E banking
3. To find out the problems faced by the customers in E banking

**RESEARCH METHODOLOGY**

The analysis has been made mainly based on secondary data. We use only qualitative data for this study.

**TYPE OF STUDY**

The study is based on theoretical analysis.

**REVIEW OF LITERATURE**

Dannenber and Kellner (1998), in their study, overviewed the opportunities for effective utilization of the Internet with regard to the banking industry. The authors evaluated that appropriate application of today's cutting edge technology could ensure the success of banks in the competitive market. They evaluated the services of banks via internet as websites provide sophisticated line of products and services at low price. The authors analyzed that transactions via internet reduce the risk of data loss to customers, chance to cut down expenses, higher flexibility for bank employees, re-shaping the banks' image into an innovative and technologically leading institutes, etc. The researchers found that banks could move one step further by entering into a strategic alliance with internet service provider. So, the bank of tomorrow stands to be feasible with today's technology.

Daniel (1999), in his research paper, described e-banking as the newest delivery channel offered by the retail banks in many developing countries. The objective of the study was to analyze the current provision of electronic services of major retail banking organizations in the UK. The researcher through a questionnaire found that 25% banks in the UK were those already providing e-banking services, 50% banks were testing or developing such services while 25% were not providing any e-banking services. Electronic channels, PC, digital TV and all these provide greater accessibility and services at lower price. To make services more adaptable, customers should be provided maximum choice and convenience. Restriction and limitation within organization to operate the services and its market share or strength were viewed as important to decide and operate the e-banking services.

Sathy (1999), in his research paper, explored the factors affecting the adoption of internet banking by Australian customers. The author stated that internet and other virtual banking had significantly lower the cost structure than traditional delivery channels. So, the banks should encourage customers to use internet for banking transactions. The author also emphasized that for adoption of internet banking, it was necessary that the banks offering this service made the consumers aware about the availability of such a product and explain how it adds value to the other products. The analysis of the study showed that security concerns and

lack of awareness stand out as the reasons for non-adoption of internet banking by Australian customers. However, internet should be considered as a part of overall customers' service and distribution strategy. These measures could help in rapid migration of customers to internet banking resulting in considerable saving of operating costs of banks.

Talwar (1999) examined the IT Revolution in banking sector, which had not only provided improved service to the customer, but also reduced the operational cost. The author brought out that computerization of banks, introduction of Real Time Gross Settlement System, setting up of Infnit, Electronic Payment Products (such as Electronic Clearing Service) had ensured better resource management, systematic efficiency and substantially reduced inter-branch reconciliation entries. However, fear of hacking, tampering of data, secrecy maintenance were certain issues which pose threats on usage 44 of electronic banking. The challenges in banking sector were manifold but still the constitution of National Payment Council by RBI and development of the integrated payment and settlement system was a step in this direction to remove the obstacles coming in the way of using electronic banking.

## DISCUSSION

### ELECTRONIC BANKING SERVICES

- Online banking.
- ATM and debit card services.
- Phone banking.
- SMS banking.
- Electronic alert.
- Mobile banking.
- Fund transfer services.
- Point of sales banking.

### ADVANTAGES OF E-BANKING

1. Online account is simple to open and easy to operate.
2. It is quite convenient as you can easily pay bills transfer funds between accounts etc.
3. It is available all the time i.e. 24X7 you can perform your tasks from anywhere and at any time.
4. It is fast and efficient. Funds get transferred from one account to the other very fast.
5. Through internet banking you can keep an away on your transactions and account balance all the time. This facility keeps your account safe.
6. One can update contact information as well as check online statement with net banking.
7. One can check balance and online transactions any time no need to visit bank.

### HOW E-BANKING CAN EASE YOUR LIFE (PRACTICAL USES)

Penalty due to non-payment of bill is not new to anyone of us. And quite obviously, who likes the long procedure of writing a cheque, standing in a long queue and then ensuring that the particular amount is available in your bank account?

Indian banks are trying to make your life easier. Not just bill payment, you can make investments, shop or buy tickets and plan a holiday at your fingertips. In fact, sources from ICICI Bank tell us, "Our Internet banking base has been growing at an exponential pace over the-last few years. Currently around 78 percent of the bank's customer base is registered for Internet banking."

To get started, all you need is a computer with a modem or other dial-up device, a checking account with a bank that offers online service and the patience to complete about a one-page application, which can usually be done online. You can avail the following services.

### INTERNET BANKING Vs. TRADITIONAL METHOD

In spite of so many facilities that Internet banking offers us, we still seem to trust our traditional method of banking and is reluctant to use online banking. But here are few cases where Internet banking will turn out to be a better option in terms of saving your money.

'Stop payment' done through Internet banking will not cost any extra fees but when done through the branch, the bank may charge you Rs 50 per cheque plus the service tax.

Through Internet banking, you can check your transactions at any time of the day, and as many times as you want to.

On the other hand, in a traditional method, you get quarterly statements from the bank and if you request for a statement at your required time, it may turn out to be an expensive affair. The branch may charge you Rs 25 per page, which includes only 30 transactions. Moreover, the bank branch would take eight days to deliver it at your doorstep.

If the fund transfer has to be made outstation, where the bank does not have a branch, the bank would demand outstation charges. Whereas with the help of online banking, it will be absolutely free for you.

As per the Internet and Mobile Association of India's report on online banking 2006, "There are many advantages of online banking. It is convenient, it isn't bound by operational timings, there are no geographical barriers and the services can be offered at a miniscule cost."

### CHALLENGES OF INTERNET BANKING

Though there are many advantages of internet banking, but nothing comes without disadvantages and everything has its pros and cons; same is with internet banking. It also has some disadvantages, which must be taken care of.

The disadvantages of online banking include the following:

1. Understanding the usage of internet banking might be difficult for a beginner at the first go. Though there are some sites which offer a demo on how to access online accounts, but not all banks offer this facility. So, a person who is new, might face some difficulty.
2. You cannot have access to online banking if you don't have an internet connection; thus without the availability of internet access, it may not be useful.
3. Security of transactions is a big issue. Your account information might get **hacked** by unauthorized people over the internet.
4. Password security is a must. After receiving your password, do change it and memorize it otherwise your account may be misused by someone who gets to know your password inadvertently.
5. You cannot use it, in case, the bank's server is down.
6. Another issue is that sometimes it becomes difficult to note whether your transaction was successful or not. It may be due to the loss of net connectivity in between, or due to a slow connection, or the bank's server is down

### FINDINGS

1. Most of the e-banking customers come under the age group 25-35.
2. Majority of the customers are using ATM.
3. Majority of the customers are satisfied with the experience of e-banking.
4. E banking customers are aware about security concerns.

**CONCLUSION**

Anyhow, electronic banking is the new way of doing business without setting foot outside. It is defined as the automated delivery of new and traditional banking products and services directly to customers through personnel computer. E banking was used as an informational medium to market banking products and services but with the development of new technology bank uses internet banking both for transactional and informational medium. Internet banking is the term used for new age banking system. Internet banking is also called online banking. Electronic banking has experienced explosive growth and has transformed traditional practices in banking. Private Banks in India were the first to implement Internet banking services in the banking industry.

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