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EXPLORATION OF PROBLEMS AND PROSPECTS IN IMPLEMENTING E-BANKING: A CASE STUDY OF STATE BANK OF INDIA BRANCHES LOCATED AT TINSUKIA TOWN, ASSAM

Dr. PRATIM BARUA
ASSOCIATE PROFESSOR
CENTRE FOR MANAGEMENT STUDIES
DIBRUGARH UNIVERSITY
DIBRUGARH

KARUNA GOENKA
RESEARCH SCHOLAR, DIBRUGARH UNIVERSITY, DIBRUGARH; &
ASST. PROFESSOR
WOMEN'S COLLEGE
TINSUKIA

ABSTRACT

In the present era of modernization and globalization, traditional techniques have failed to keep pace with the changing needs of the people. To satisfy the rapidly increasing and diversified human wants, it has become a matter of utmost importance to use techniques which are less time consuming and which cater to the various needs of the consumers. Since everyone is facing the problem of shortage of time, and increased workload, even banking industry has transformed its operations from traditional systems to modern systems by increasing the use of technology. To study the various problems and prospects of the modern way of banking known as E- banking, this study has been undertaken. The primary data for the study has been collected by way of semi-structured interviews with the bank managers whereas the secondary data for the study has been collected from the websites, books etc.

KEYWORDS

State Bank of India, Tinsukia Town, e-banking.

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INTRODUCTION

E-Banking also known as electronic banking is a way of using various banking products by using telephones, mobile phones, internet, etc. It refers to web-based banking which has been replacing the concept of traditional banking. E-banking provides 24x7 banking facility from everywhere and there is no need of standing in queues or visiting the bank branches. There are various e-banking products and services such as:

- ATMs
- Internet Banking
- Mobile Banking
- Phone Banking
- Telebanking
- Electronic Clearing Services
- Electronic Clearing Cards
- Smart Cards
- Door Step Banking
- Electronic Funds Transfer

OBJECTIVES

1. To explore the conduciveness of the present scenario for successful implementation of e-banking.
2. To understand the benefits of e-banking.

METHODOLOGY

NATURE OF THE STUDY

The study is exploratory in nature.

SCOPE OF THE STUDY

The present study has been carried out at the various branches of SBI in Tinsukia town; which is the largest public sector bank. Therefore, the inferences drawn from the study are applicable to this area and may vary for the other places.

SAMPLING

Census method has been adopted to conduct the study as different branches may be facing problems, which may differ from the problems of other branches. Thus, all the branches of SBI, located at Tinsukia town have been considered for the study whereby the branch managers of all the branches were interviewed.

DATA COLLECTION

The primary data for the study has been collected by way of semi-structured interviews conducted with the Branch Managers, which ensured qualitative data being gathered.

DATA ANALYSIS

The data gathered, being qualitative in nature has been analyzed using the method of quasi-statistics. This method allows for the data to be grouped together according to their similarities. The grouped data is then presented in the form of tables or diagrams and then analysed using basic descriptive statistics.

FINDINGS

- All the bank managers have brought forward the problem of availability of desired connectivity as compared to the Metro cities; which is the base of e-banking.
- 70% of the bank managers feel that the connectivity is improving.

- One of the major problems among others relates to repairing of machines for which required experts are not available at all times. This has been causing to be a major hindrance in the total automation of the banking operations.
- E-banking according to most of the branch managers has a huge prospect in this area if there is proper awareness created among the people of the society.
- E-banking brings with it benefits for both the bank as well as the customers:
 - The various benefits for the bank are as follows:
 - Better services can be provided by the bank as the transactions require lesser time to get completed.
 - There is a marked reduction in paper work of the branch.
 - There are no chances of human errors.
 - There is better security.
 - Internal checking system has been implemented which has reduced the risk of non-tallying of the cash balance. However, there has only been a risk reduction and not risk elimination.
 - There are a lot of benefits for the customers which are enlisted below:
 - Working at POS saves time as there is no need to stand in a queue and wait.
 - It is more convenient.
 - Banking can be done at anytime and at any place.
 - There are no chances of human errors.
 - The risk of theft is reduced.
 - There is better security.

SUGGESTIONS

- Efforts by the government and telecom companies to improve connectivity will ensure success for e-banking initiatives.
- Awareness among people should be spread regarding benefits and use of e-banking.

CONCLUSION

The success of modern techniques of banking i.e. e-banking lies on the availability of proper facilities to implement it. Awareness among the consumers regarding its benefits and use will also prove to be a key role in ensuring success of e-banking. Being globally accessible and acceptable should be the aim of the banks so as to be successful.

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