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AN REVIEW OF INTERNET BANKING IN INDIA

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ABSTRACT

This paper presents an efficient review of some research articles published in the implementation of Internet banking from last few years. The results shows that interest in the topic of Internet Banking implementation has growing significantly during this period, and remains a productive area for academic research into the next decade. Internet banking, a major component of e-banking framework, has changed the dynamics of commercial banking worldwide by virtually bringing the entire banking set-up at the approach of a common banking customer. The advanced product in banking is electronic banking (e-banking) that is the main focus of this paper. The study shows that e-banking has multi-dimensional advantages to individual as well as corporate however it is not without certain challenges and issues for the security and interest of customers. A comprehensive list of references is presented, along with an agenda for future research that targets identified gaps in the literature.

KEYWORDS

e-banking framework, commercial banking, challenges and issues, internet banking.

1. REVIEW FROM RESEARCH ARTICLES PUBLISHED IN NATIONAL AND INTERNATIONAL JOURNALS

Parasuraman, Zeithaml and Berry (1985) they defined service quality as the gap between the customers' perceptions and expectations of service performance. Based on this conceptualization and operationalization, they proposed a service quality measurement scale called SERVQUAL. The SERVQUAL instrument identifies service quality from the customer's perspective. After clearing the gaps and on the basis of the work done by Fitzsimmons and Fitzsimmons (1990), they have identified five dimensions with which consumers judge service quality. The literature has been extensively applied in different series settings. It is basically a multi-item scale used for measuring the five dimensions of service quality (i.e. Reliability, Responsiveness, Assurance, Empathy and Tangibility) each dimension containing multiple items that measures the organizations' strengths and weaknesses in the area of service quality. SERVQUAL can also be used for comparing service to identify the criteria for superior service quality.^[1]

Bhattacharya (1997) he has studied the impact of the limited liberalization initiated before the deregulations of the 90's on the performance of the different categories of banks. His study covers 70 banks in the period 1986-91. He has constructed one grand frontier for the entire period and measured technical efficiency among the three categories with foreign and private banks having much lower efficiencies. The main results accord with the general perception that in the nationalized era, public sector banks were successful in achieving their principle objectives of deposit and loan expansion.^[2]

Kangis and Vouklatos (1997) their objectives of the research are to compare the customers' expectations and perceptions of service quality (SQ) in public and private sector banks. For study purpose, 163 bank customers were selected and used pre-tested questionnaire containing 12 service quality items of SERVQUAL. Correlation technique was used for analysis of data. Findings of the study is that customers of private sector banks were found to have lower level of difference between perception and expectations of SQ than the customers of public sector bank. Convenient location, operating hours, friendliness and courtesy of employees were not considered as important factors by the customers of both sector banks.^[3]

Joseph et al. (1998) investigated the role of technology on Australian banking sector. In sample size, 68 bank customers were surveyed through 22 items of SERVPERF scale. Ordinary Least Square (OLS) and Factor Analysis techniques are used. It is found that technical/functional quality model was better than SERVQUAL because later was lacking technical dimensions. These two models have distinct and unique strengths for measuring SQ aspects. SQ and the type of communication influence customer - satisfaction.^[4]

Bhat and Gani (2003) compared the customers' expectations and perceptions regarding SQ in public sector, private sector and foreign banks. 800 customers (50% -Public, 25% -Private and 25% -Foreign) and SERVQUAL was used. Mean difference and t-test was used for analysis. It is found that foreign banks were providing better quality services than Indian banks as they were supported by advanced technologies. Indian banks were far behind as far as the physical facilities and up-to-date equipment were concerned. Only PNB and J&K bank were providing the SQ which was somewhat near to the SQ provided by foreign banks to the customers.^[5]

Hundal and Jain (2006) studied adoption of mobile banking services in India. The data was collected in India during 2005. The article articulates the stimulating and inhibiting attributes on the adoption of mobile banking services and outlines managerial implications.^[6]

Sharma et. al. (2007) examined and compared the perceptions of customers regarding SQ in public and private sector banks. Structured questionnaire was prepared and 500 customers (400 from SBI and 100 from HDFC) have been selected. Percentage and weighted average scores were used for data analysis. It is found that SQ was positively associated with customer services and there was significant difference in the quality of services provided by selected banks. Banks located in small cities and towns were lagging behind their counterparts in big and metropolitan cities.^[7]

Migdadi (2008) attempted to identify the service quality between Jordan and UK. The evaluation of the banks web sites was conducted in March 2008 for 16 click-and-mortar retail banks in the UK and 6 dot com retail banks in UK. Result indicated that, the internet banking service encounter quality of the click-and-mortar in Jordan, retail banks is very closed to the UK banks. Further quality of internet banking service encounter quality of the click-and-mortar retail banks in the UK which are very close to the dot com and retail banks in the UK.^[8]

Wong et. al. (2008) made a study to re-examine the role of traditional SQ in E-banking era in Australia. 706 customers and a self-administered questionnaire (22 items to measure SQ) was used for data collection. Quadrant analysis and Factor analysis techniques were used. They concluded that electronic delivery of services continuously increased the customers' expectations of SQ and performance; whereas traditional banking services was misaligned to their current expectations and it caused dissatisfaction.^[9]

Rod et. al. (2009) examined the relationship between SQ, overall internet banking SQ and customer services in New Zealand banking sector. They selected 72 customers of national bank and collected opinion, using questionnaire (15 items to measure SQ). Data analysis was done through Soft Modeling SEM methodology, Partial Least Square (PLS). They pointed out that online customer SQ and online information systems were significantly and positively related to overall internet banking SQ. Overall internet banking SQ and customer services were positively associated.^[10]

Riquelme et.al. (2009) studied the impact of customer services and online internet banking services attributes on overall satisfaction of bank customers in Kuwait. They selected 185 customers and collected response using questionnaire. Statistical tools like cross tabulations, multiple regression and discriminate analysis were used for data processing. They reported that 84.4% customers were found to be satisfied from online service but still using multiple channels to conduct transactions. Both customers and online service attributes were found to have significant impact on customer satisfaction. It is found that female customers are less satisfied with the way, the complaint are handled. Further least educated customers use ATMs less frequently.^[11]

Gupta P K (2008) attempted to examine the customer's behaviors with respect to internet banking vis-à-vis conventional banking. From major cities 2000 customers were selected and collected opinion through questionnaire. Statistical techniques such as percentages, F-ratios, cluster trees and factor analysis techniques were used. He concluded that, internet banking was found to be easier and speedier than conventional banking and trust was found as most important

factor followed by accuracy and confidentiality. But on safety level, the rating in case of conventional banking system was found to rise with the movement to higher income levels.^[12]

Khan et. al. (2009) their objective was to evaluate the SQ of internet banking services from the customers view point in India .To measure customer satisfaction, 1143 customers (700 from public sector, 330 from private and 113 from foreign banks) were surveyed through structured questionnaire containing 20 variables .Factor analysis, correlation regression, t-test techniques were used for analysis purpose. They observed that, customers are found to be satisfied with 'reliability' but dissatisfied with 'user friendliness'. Two dimensions i.e. 'privacy/security' and 'fulfillment' were not significantly contributed towards overall SQ. High percentage of young generation having computer literacy, showed that internet banking was going to be very crucial in India.^[13]

Mallya M D (2009) analyzed the role of IT in improving customer service. Bank customers can look forward to more exciting, innovative and technology-based products. Customers who can enjoy the use of computers can do most of the banking at home/office and experience the benefits of virtual banking. The emerging pattern of banking can help customers to manage their time better and banking can be an integral part of their routine activities.^[14]

Dangwal, Kaur, Kapoor (2009)highlighted the significant effect of new economic policy of liberalization, privatization and globalization on the working of banks. In this paper the performance appraisal of new private sector banks has been measured through spread, burden and profitability ratios by considering eight parameters. They finally summarized, the spread and profitability ratios increased in new private sector banks in India during the period of study (i.e. March 2001-2005), also indicates that the performance of new private sector banks is on the incremental trend.^[15]

2. REVIEW FROM REFERENCE BOOKS

Mathur (1978) in his book "*Public Sector Banks in India's Economy - A Case Study of State Bank of India*"; has evaluated the role of the public sector banks as an instrument for the rapid growth of the Indian economy. In the process of analyzing that role he has made a thorough study of the working of the State Bank of India and its seven subsidiaries^[16]

Agarwall (1979) in his book "*Management of Nationalized Commercial Banks in India with Reference to their Social Obligations*" has assessed the performance of nationalized banks in discharging the various social obligations. There being no absolute line of measurement in this regard, an effort has been made to evaluate the performance of the nationalized banks in discharging the various social obligations on the basis of a comparison with the performance of other bank groups. For the assessment of their individual performance, the line of assessment adopted was the average performance of all the nationalized banks^[17]

Seshadri (1981) in his book "*Banks Since Nationalization*" has analyzed the achievements of the nationalized banks with those that were left in the private sector. The progress achieved by these banks in the sphere of branches, deposits, advances etc. were analyzed with secondary data available from various banks, the Reserve Bank of India and so on. The efficiency and profitability of the nationalized banks too were analyzed.^[18]

3. CONCLUSION

It is conclude that most of the researcher has studied the service quality (SQ) factor in Private, Public and foreign banks on the basis of service provided by them using SERVQUAL method. Also some research work is done on measuring customer satisfaction in private, public and foreign banks. Committees established by RBI to implement new technology in banking sector for cost reduction in service and for providing convenient and secure services to customers.

Present study is extension of above work, which measures service user's satisfaction on the basis of service quality and transparency maintained in E-banking services by the public and private sector banks. For the study purpose the E-banking services like ATM, Internet, Mobile, RTGS, EFT/NEFT, Fund transfer which are used by the service users in Kolhapur district has been considered.

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