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BANKING ON EMERGING TECHNOLOGIES – OPPORTUNITIES AND CHALLENGES FOR THE BANKS IN INDIA

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ABSTRACT

The banking industry in India is undergoing rapid evolution, successfully adapting to technological advancements over the past two decades. By harnessing various emerging technologies, banks in India have been providing services like ATM, anywhere branch banking, internet banking, and mobile banking, etc. In recent years, Banks in India have experienced substantial growth, particularly in digital payments and instant lending, thanks to the utilization of APIs, Cloud platforms, and Fintech collaborations. The remarkable achievements of UPI (Unified Payment Interface) and the success of RuPay cards as an indigenous brand have garnered attention both domestically and internationally. Furthermore, the implementation of digital journeys by banks in India and the consolidation of smaller banks into larger entities have bolstered the growth trajectory of the Indian banking sector. Instant loans through simple clicks and video KYC and Aadhaar-based authentication for opening new bank accounts have facilitated business growth and financial inclusion. Banks have embraced technologies such as APIs, Artificial Intelligence, Business Analytics, and cloud platforms to drive rapid progress. In light of these developments, this study aims to explore how banks can transform themselves by leveraging various technologies while critically examining the opportunities and challenges faced by the Indian banking industry, in order to adapt to the emerging technologies.

A STUDY ON IMPLEMENTATION OF ARTIFICIAL INTELLIGENCE IN INDIA'S BANKING SECTORS

A.P.SURIYA

STUDENT

PG DEPARTMENT OF COMMERCE

JAWAHARLAL NEHRU RAJKEEYA MAHAVIDYALAYA

PORT BLAIR

ABSTRACT

Banks are already offering a wide range of products integrated with technology and automation, the most common being ATM machines around us. Now moving to the next phase in the current Industry 4.0 era, Banking segments is all set to increase its strategy execution by leveraging newest digital technology so that its customers may practice speedy and secure processing of transactions. This study reveals, the advancement, acceptance, execution and potential opportunities of focusing on Artificial Intelligence (AI) for successful strategy execution in India's banking sector. In this study secondary data about the research effort done on AI in Banking Sector to find the current status of research as well as realistic application of AI in various parts of banking strategies e.g. surveillance, scam detection, ensure compliances, credit assessment, customer tune, handling repetitive large tasks etc. in general and focus on current developments in India's banking sector, inspire banking leaders to move their focus proactively towards leveraging Artificial Intelligence with an aim to bring in delight for customers.

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With sincere regards

Thanking you profoundly

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