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Scope And Functionality of Internet Banking And Mobile Banking of Indian Bank Ltd.

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Abstract— Cut throat competition and highly stressed profits have introduced the new marketing practices in the Indian Banking Sector and has also brought the customer satisfaction to the center of the focus. It has become very important for the banks to retain their existing customer base as well as to enlarge the same. As the number of banks is increasing, customer expectation of service quality is growing. Product differentiation is impossible in a competitive environment like the banking industry. Banks are delivering the same products. Thus, bank management tends to differentiate their firm from competitors through service quality only. Service quality is an imperative element impacting customers' satisfaction level in the banking industry. The banks need to ensure that their Mobile and Internet Banking systems are well secured, reliable and user-friendly, and need to promote and familiarize their customers about the Mobile Banking and Internet Banking

Keywords: ***e-banking, mobile wallets, customer satisfaction***

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I. INTRODUCTION

A bank is a financial institution that provides banking and other financial services to their customers. A bank is generally understood as an institution which provides fundamental banking services such as accepting deposits and providing loans. There are also non-banking institutions that provide certain banking services without meeting the legal Banks are a subset of the financial services industry. A banking system also referred as a system provided by the bank which offers cash management services for customers, reporting the transactions of their accounts and portfolios, throughout the day. The banking system in India should not only be hassle free but it should be able to meet the new challenges posed by the technology and any other external and internal factors. For the past three decades, India's banking system has several outstanding achievements its credit. The Banks are the main participants of the financial system in India. Before the establishment of banks, the financial activities were handled by moneylenders and individuals. At that time the interest rates were very high. Again there were no security of public savings and no uniformity regarding loans. So as to overcome such problems the organized banking sector was established, which was fully regulated by the government. The organized banking sector works within the financial system to provide loans, accept deposits and provide other services to their customers. The Banking sector offers several facilities and opportunities to their customers. All the banks safeguards the money and valuables and provide loans, credit, and payment services, such as checking accounts, money orders, and cashier's cheques. The banks also offer investment and insurance products. As a variety of models for cooperation and integration among finance industries have emerged, some of the traditional distinctions between banks, insurance companies, and securities firms have diminished. In spite of these changes, banks continue to maintain and perform their primary role—accepting deposits and lending funds from these deposits.

II. RELATED WORKS

A bank is a financial institution that provides banking and other financial services to their customers. A bank is generally understood as an institution which provides fundamental banking services such as accepting deposits and providing loans. There are also non- banking institutions that provide certain banking services without meeting the legal Banks are a subset of the financial services industry. A banking system also referred as a system provided by the bank which offers cash management services for customers, reporting the transactions of their accounts and portfolios, throughout the day. The banking system in India should not only be hassle free but it should be able to meet the new challenges posed by the technology and any other external and internal factors. For the past three decades, India's banking system has several outstanding achievements to its credit. The Banks are the main participants of the financial system in India. Before the establishment of banks, the financial activities were handled by money lenders and individuals. At that time the interest rates were very high. Again there were no security of public savings and no uniformity regarding loans. So as to overcome such problems the organized banking sector was established, which was fully regulated by the government. The organized banking sector works within the financial system to provide loans, accept deposits and provide other services to their customers. The Banking sector offers several facilities and opportunities to their customers. All the banks safeguards the money and valuables and provide loans, credit, and payment services, such as checking accounts, money orders, and cashier's cheques. The banks also offer investment and insurance products. As a variety of models for cooperation and integration among finance industries have emerged, some of the traditional distinctions between banks, insurance companies, and securities firms have diminished. Despite these changes, banks continue to maintain and perform their primary role—accepting deposits and lending funds from these deposits.

III. BACKGROUND OF STUDY

The first bank in India, called The General Bank of India was established in the year 1786. The East India Company established The Bank of Bengal/Calcutta (1809), Bank of Bombay (1840) and Bank of Madras (1843). The next bank was Bank of Hindustan which was established in 1870. These three individual units (Bank of Calcutta, Bank of Bombay, and Bank of Madras) were called as Presidency Banks. Allahabad Bank which was established in 1865 was for the first time completely run by Indians. Punjab National Bank Ltd. was set up in 1894 with headquarters at Lahore. Between 1906 and 1913, Bank of India, Central Bank of India, Bank of Baroda, Canara Bank, Indian Bank, and Bank of Mysore were set up. In 1921, all presidency banks were amalgamated to form the Imperial Bank of India which was run by European Shareholders. After that the Reserve Bank of India was established in April 1935. At the time of first phase the growth of banking sector was very slow. Between 1913 and 1948 there were approximately 1100 small banks in India. To streamline the functioning and activities of commercial banks, the Government of India came up with the Banking Companies Act, 1949 which was later changed to Banking Regulation Act 1949 as per amending Act of 1965 (Act No.23 of 1965). Reserve Bank of India was vested with extensive powers for the supervision of banking in India as a Central Banking Authority. After independence, Government has taken most important steps in regard of Indian Banking Sector reforms. In 1955, the Imperial Bank of India was nationalized and was given the name "State Bank of India", to act as the principal agent of RBI and to handle banking transactions all over the country. It was established under State Bank of India Act, 1955. Seven banks forming subsidiary of State Bank of India was nationalized in 1960. On 19th July, 1969, major process of nationalization was carried out. At the same time 14 major Indian commercial banks of the country were nationalized. In 1980, another six banks were nationalized, and thus raising the number of nationalized banks to 20. Seven more banks were nationalized with deposits over 200 Crores. The following are the major steps taken by the Government of India to Regulate Banking institutions in the country:- 1949: Enactment cover extended to deposits. 1969: Nationalization of 14 major Banks. 1971: Creation of credit guarantee corporation. 1975: Creation of regional rural banks. 1980: Nationalization of seven banks with deposits over 200 Crores.

The payment transactions like lending money to the public. Bank provides an effective credit delivery system for loanable transactions. • Provide the facility of transferring of money from one place to another place. For performing this operation, bank issues demand drafts, banker's cheques, money orders etc. for transferring the money. Bank also provides the facility of Telegraphic transfer or tele- cash orders for quick transfer of money. • A bank performs a trustworthy business for various purposes. • A bank also provides the safe custody facility to the money and valuables of the general public. Bank offers various types of deposit schemes for security of money. For keeping valuables bank provides locker facility. The lockers are small compartments with dual locking system built into strong cupboards. These are stored in the bank's strong room and are fully secured. • Banks act on behalf of the Govt. to accept its tax and nontax receipt. Most of the government disbursements like pension payments and tax refunds also take place through banks.

IV. LITERATURE REVIEW

Bahman et al (2013) studied that the advent of internet has great impact on the electronic banking. By using internet, banking is no time limit and geographic. Customers worldwide can within 24 days of the week and all have access to their accounts. Internet banking by using internet and web technologies enable customers to finance their activities in a virtual environment to do this is the difference between internet banking and home banking that for achieving banking services via the internet, there is no need to install proprietary software rather banking services but also can be accessed via an internet public network and the customer is linked to your bank account via the internet. This type of banking is partially web-based banking subsidiary with the difference is that web banking services bank was considered first introduced bank and service. Internet banking also expanded with the development of web applications. With increasing internet access to people who provide these services to be developed and banks that are unresponsive to this issue will disappear from the market. Demographic factors are frequently used as a basis for understanding consumer characteristics. The popularity of using demographic factors is attributable to the observed relationship between the consumption of certain products and certain demographic factors. Rogers and Shoemaker (2001) studied that the consumers go through ―a series of process in knowledge, conviction, decision and confirmation‖ before they are ready to adopt a new product or service. The adoption or rejection of an innovation begins when ―the consumer becomes aware of the innovation‖ emphasized that adoption ―consumers must become aware of new brand.‖ Lack of awareness is the most important factor that negatively affect Internet banking adoption. In this same context we can argue that if the average consumers not adopting Internet banking services due to the unawareness of the availability of such a service and / or benefits it offers. It identifies ―ease of use‖ as one of the three important characteristics from customer's perspective. Suganthy et al (2001) found that cost as a characteristics of Internet banking. Two types of costs are involved in the Internet banking, i.e. normal costs associated with Internet activities and second is the bank charge and cost. If consumers are to use new technologies, the technologies must be reasonably priced relative to alternatives. Otherwise, the acceptance of the new technology may not be viable from the standpoint of the consumer. Millions of users are now turning their backs on the Internet due to its limitations and high access charges. Quinn and Mueller (2002) found that human beings try to resist change, especially towards technological innovations, there is a high level of customer inertia in changing their established banking arrangements. Customers, particularly the senior citizens, prefer personal interaction and that they have technology phobia. Prerna Sharma Bamoriya (2011) studied that mobile banking is a revolution that is driven by the world's one of the fastest growing sectors – mobile communication technology. Like in any emerging technology, there exist barriers to the adoption of mobile banking services. This study explores the issues in mobile banking perceived critical for adoption by both mobile banking users as well as non-users. The study identified certain issues pertaining to banks, mobile handsets and telecom operators viz. mobile handset operability, security/privacy, standardization of services, customization, Downloading & installing application software and Telecom services quality. For this a descriptive design was adopted to empirically explore the selected issues. Study suggests that from consumers' perspective mobile handset operability, security/privacy and standardization of services are the critical issues.

V. MILESTONES

Mobile phones have become an essential communication tool for almost every individual worldwide. In India, where mobile subscribers far exceed fixed line subscribers because of better mobile infrastructure in comparison to fixed line infrastructure has made mobile banking much more appealing in India today. Various players involved in providing mobile banking services whether banks, financial institutions, service providers, operators etc. are therefore expecting a potential growth in mobile banking in India However, the actual mobile banking usages don't match the great number of mobile subscribers in the country. Reason could be various issues involved in mobile banking services like Interoperability- due to lack of mobile banking technology standards and large number of different mobile phone devices. Security of financial transaction – both at physical level i.e. security of mobile device and data encryption level, Regulatory authority – RBI & TRAI conflicts on regulations in India Telecom service quality - network congestion, delay in SMS delivery while using any mobile banking service, Personalization of services – preferred language of user, standard beneficiary list, customized alerts etc. Customer illiteracy – a serious issue at reading illiteracy level and technical illiteracy level, Revenue sharing basis – problem in the revenue sharing agreements between mobile service providers, banks, content providers and aggregators, Know Your Customer issue – to prevent money laundering etc. Mobile banking users are affected by above mentioned issues directly or indirectly. Perception of mobile banking users towards these issues and their concern will affect adoption of mobile banking in India. This paper attempt to explore various mobile banking issues from users' perspective and to alert various parties involve in mobile banking services viz. mobile operators, banks, content providers, aggregators etc. about relevant issues which could become challenges for them in providing effective mobile banking services. Rahmath Safeena et al (2010) Information technology is considered as the key driver for the changes taking place around the world. Mobile banking is the latest and most innovative service offered by the banks. The transformation from the traditional banking to e-banking has been a 'leap' change.

The evolution of e-banking started from the use of Automatic Teller Machines (ATMs) and telephone banking (tele-banking), direct bill payment, electronic fund transfer and the revolutionary online banking. This study determines the consumer's perspective on mobile banking adoption. Mobile banking is a subset of electronic banking which underlies not only the determinants of the banking business but also the special conditions of mobile commerce. Mobile Banking has been gaining increasing popularity amongst various sections of the society for past few years, having recovered from the shock of the dot-com burst. Mobile Banking refers to provision and availment of banking- and financial services with the help of mobile telecommunication devices.

The scope of offered services may include facilities to conduct bank and stock market transactions, to administer accounts and to access customized information. With mobile technology, banks can offer services to their customers such as doing funds transfer while travelling, receiving online updates of stock price or even performing stock trading while being stuck in traffic. Smart phones and3G connectivity provide some capabilities that older text message-only phones do not. The convergence of mobile communications and distributed networked computing has provided the foundation for the development of a new channel of electronic business – mobile business. Mobile business (m-business) is defined as the use of the mobile information technologies, including the wireless Internet, for organizational communication and coordination, and the management of the firm. Mobile banking (also known as-Banking, m- banking, SMS Banking etc.) is a term used for performing balance checks, account transactions, payments, credit applications etc. via a mobile device such as a mobile phone or Personal Digital Assistant (PDA).

it is the convenient, simple, secure, anytime and anywhere banking. Many new ecommerce applications will be possible and significantly benefit from emerging wireless and mobile networks. These applications can collectively be termed wireless e-commerce or mobile commerce. Mobile banking is the latest in the series of technological wonders of the recent past. ATMs, TeleBanking, Internet Banking, Credit Cards and Debit Cards have emerged as effective delivery channels for traditional banking products. It is the newest delivery channel to be offered by retail banks in many developed countries, and there is a wide agreement that this channel will have a significant impact on the market. The earliest mobile banking services were offered via SMS. With the introduction of the first primitive smart phones with WAP (wireless application protocol) support enabling the use of the mobile web in 1999, the first European banks started to offer mobile banking on this platform to their customers. SMS Banking is a Mobile technology that allows you to request and receive banking information from your bank on your mobile phone via Short message service (SMS). WAP banking is another form of the Electronic banking that enables the user to communicate interactively with the bank. For this communication the client uses only GSM mobile phone with WAP service. With its options and the method of controlling WAP banking reminds an easy form of Internet banking. WAP is a universal standard for bringing Internetbased content and advanced value-added services to wireless devices such as phones and personal digital assistants (PDAs).

Amola Bhatt (2016) studied that with the rapid advances in technology and changing demographics and life-style of people, the traditional branch banking is giving way to electronic banking (e-banking) and more recently mobile banking (m-banking). However, numbers suggest that the rate of acceptance of technology is quite low. In India, as quoted by an RBI report (Report of the Technical Committee on Mobile Banking, 2014), 64 banks have commenced mobile banking operations and there are 22 million active mobile banking users, which is roughly 5% of the total bank accounts. Lack of awareness, security concerns and technical issues are considered as the major reasons behind customer resistance to mobile banking services. Hence, it is pertinent for the service providers to understand and address the needs of customers to optimize their mobile banking experience. The current study aims at describing the usage patterns of mobile banking customers and identifying the factors which influence their usage of m-banking. A survey on 65 respondents were conducted and it was found that 84.6% of the same had tested the mobile banking facility while the rest were unaware of the same. It points out a low level of awareness in China as far as mobile banking was concerned. In view of the same, it tested the impact of information and guidance offered by the bank. They found that the information and guidance offered by a bank has the most significant effect on perceived functional usability of mobile banking and significantly increases the positive image associated with the innovation. The results also suggested that information and guidance significantly increase the perceived value added provided by mobile banking and decrease the perceived risks related to the innovation. However, information and guidance have no significant impact of psychological barriers like tradition. The major reasons behind non-usage of mobile banking were security concerns and technical problems of getting the MPIN. Similar results were noted, who stated that among security concerns, hackers and fraud were responsible for non-adoption of online and mobile banking in China. Moreover, it claims that frequent users of mobile banking were more concerned with psychological risks and the infrequent users were more concerned with financial risk as well as psychological risk. Previous studies indicate that perceived financial cost and perceived complexity inhibits the use and adoption of mobile banking services. South Indian Bank (SIB) was incorporated in 1908 by a group of enterprising men at Thrissur. One of the earliest banks in South India, South Indian Bank came into being during the Swadeshi movement. The bank started with an intention to induce the habit of savings in the community on one hand and to free the business community from the clutches of greedy money lenders on the other by providing need based credit at reasonable rates of interest. With branches all over India and a clientele across the world, the bank is considered one of the most proactive banks in India with a competent tech savvy team of professional at the core of services.

• First among the private sector banks in Kerala to become a scheduled bank in 1946. • First bank in the private sector in India to open a Currency Chest in April 1992. • First private sector bank to open a NRI branch in Jhumritalaiya November 1992. • First bank in the private sector to start an Industrial Finance Branch in March 1993. • First among the private sector banks in Kerala to open an overseas branch in June 1993. • Bank in Kerala to develop in-house, fully integrated branch automation software. • First Kerala based bank to implement Core Banking System. • 8th largest branch network among private sector banks in India. • The third largest branch network among Private

Sector banks, in India, with all its branches under Core Banking System.

VI. CONCLUSION

Develop fair understanding of the impact of these dimensions on customer satisfaction and mobile banking services can help the managers of banks to formulate proper strategies to instill customer confidence. Hence, in order to satisfy the mobile banking users of banks, it is recommended that, policy makers and bank management must focus their attention on the mobile banking and internet banking services identified in the study which are: accessibility, facilitation, reliable & secure services, and transparency and customer relations. Reduction of risk related to day-to-day transactions performed through mobile device enables customers to build up trust in the banking services being offered. The degree of service expansion done by the bank periodically motivates customers to adopt the technology, as it offers versatility in its offerings. Sophisticated technical infrastructure should be developed in order to e

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