



Role of Information Technology in Banking Sector with Special Reference to State Bank of India

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Abstract. Liberalization and information technology have attracted many foreign banks to India, Opening up new markets, new products and efficient delivery avenues for the banking sector. The banking sector plays an important role in the growth of the Indian economy. Increased penetration, productivity and efficiency through the use of technology. This not only increased the cost effectiveness, but also helped to process small value transactions. It improves choices and creates new markets and improves productivity and efficiency. It is observed that financial markets in India have become a market for buyers. Commercial banks in India are now becoming supermarkets in one place with the introduction of value-added and customized products, the focus shifts from mass banking to class banking. Technology Banks do not hire people for manual operations Allows you to create a branch in the lobby of the commercial building. Tele Banking, ATMs, Internet Banking, Mobile Banking and branches through e-banking operate on a 24 X 7 operating principle. These technology based delivery channels at low cost And is used to reach maximum customers very efficiently. The beauty of these banking innovations is that this puts both the banker and the customer in a successful environment. Efficient use of technology has many times the effect on growth and development.

Keywords: Electronic Banking, Online Consumer Behaviour, Mobile Banking, Role of Information Technology (IT), State Bank of India (SBI)

1. Introduction

The banking industry is the backbone of the Indian financial system and has been affected by many challenging forces. One such force is the information technology revolution. Nowadays, technical support is crucial for the successful operation of the banking sector. We cannot think of the success of the banking sector without information technology. Communication has expanded the role of the banking sector in the Indian economy. Technology is enough to meet the needs of a growing economy and plays an important role in creating an efficient banking system that is responsive. Over the last 10 years, banks in India have introduced Tele Banking, Mobile Banking, Net Banking, ATMs, Credit Cards and debit cards, electronic payment methods have invested heavily in technologies such as data warehousing and data mining solutions. Rapid processing of customer services and banking processes. More investments have been made in IT in anticipation of improvement in the performance of banks. But what is important in performance is the deployment and application of information technology and depending on the differences in performance. Banking activity is defined as the act of accepting and securing money belonging to other individuals and entities and then lending it to economic activities such as making a profit or offsetting operating expenses. Information Technology in the Banking Sector is sophisticated information in conjunction with computer science and refers to the use of communication technologies. This article presents a study aimed at analyzing the role of information technology (IT) in the banking sector. Technological innovations help the industry to open efficient delivery channels. To face the challenges posed by the new economy Information technology has helped the banking sector. Technology is also changing the landscape of oversight and regulation. This creates new tools for supervisors and new supervisory challenges. Such as the nature of privacy and electronic communications Technology-related issues are at the forefront of the policy agenda.

2. Electronic Banking

Except for the purpose of the study, which reveals the effects of electronic banking services on bank profits there are some objectives in this study, which can be summarized as follows:

1. Traditional banking services first From electronic services, banks And the impact of switching to customers and measures to reduce the cost of banks' Electronic functions
2. What are e-Commerce and the Internet? What is the main purpose of withdrawing banks to provide e-banking services? Does it face difficulties and obstacles?
3. Is the existing system of electronic transactions sufficient to protect the information systems of the working banks? As a result, retaining the digital world, do banks have electronic software? And manpower required excelling in the banking industry?

4. The current level of service is sufficient to realize the practical reality of providing banking services through banks' websites. As a result the customer becomes more educated and if the employee is also trained in electronic transaction, Achieve banking standards by meeting competitive objectives.

Electronic banking is the act of opening a deposit account and transferring funds between different accounts And such as electronic bill issuance and payment Refers to the use of the Internet as a remote distribution channel to provide services. This can be done in two main ways. First, you are the bank with the physics offices. You can set up a website and offer these services to its customers in addition to its traditional delivery channels. Second, set up a virtual bank, where the computer server is located in the office which acts as the legal address of such a bank. Virtual banks also have ATMs (automatic teller machines) for withdrawing deposits from their customers. Or offer the ability to withdraw money through remote delivery channels owned by other companies, there is a service charge for this. [1]Satisfaction and trust online directly affects the loyalty of e-banking customers. Our results confirm that banking is determined by the quality of the website and the quality of service. Such as gender, age, involvement, Moderate variables, various searching behaviors, And technophobia have a significant impact on some of the proposed relationships. These decisions have many implications for banks that want to increase loyalty to the World Wide Web. A Brief Study of the Literature on Electronic Banking Briefly outlines the major issues facing researchers and practitioners in recent years. Security is a major obstacle for many customers who are ready to move into the online world. Ensuring that customers' privacy is protected, Hamlet advises banks not to animate or disrupt their websites with excessive advertising. In addition, to avoid the idea that personal financial information is available for free, Care should be taken not to over-personalize the online experience. [2]According to electronic banking, Consumers conduct financial transactions in a virtual environment. This is to protect the personal property and privacy of individuals Led to the importance of trust in bank managers, as more power is expressed in distant cultures, and trust is the most important determination of consumer behavior motives. In e-commerce, people are less receptive to innovations. Accordingly, we expect the outcome of optimism to be strong in accepting electronic banking in these cultures. [3] People in highly uncertain avoidance cultures can alleviate concerns about unknown situations by listening to the application experience or opinions of others. To use new technology, the relationship between socially influential behavioral goals in high uncertainty avoidance cultures, And the influence of this information on resource groups, Can provide evidence that motivates them to adopt new technologies. Therefore, for the use of electronic banking in cultures that avoid greater uncertainty Social influence is very much on the objectives of consumer behavior We propose a powerful determinant. [4] The concept of electronic banking is defined in many ways. Daniel defines electronic banking as banks that provide customer information and services through different delivery platforms, whether it is personal computer and browser or desktop software, Can be used with various terminal devices such as telephone or digital. Experientially, the model assumes that customer satisfaction in Jordanian commercial banks is positively affected by e-banking performance factors. In addition, such as gender, age, marital status, education level, computer literacy and internet access predicts that the influence of such factors on customer satisfaction will vary according to individual variations. [5] Between developing countries and electronic banking users this study was conducted. The level of technology is still becoming a limitation due to the uniqueness of the developing country. Therefore, future researchers to test the veracity of our findings it is recommended that this study be reflected in other developing countries. The second part of these limits is that we used electronic banking users; we also recommend conducting a comparative study among future researchers those who use electronic banking and those who do not. Accept this site and continue or stop using real users. Notably, the research model explained that only 44.2% of the total variation of e-banking adoption and this indicates that there are other possible factors that may explain the variation in the structure. Therefore, future researchers, perceived value, perceived cost and factors including the recommended approach should be considered. [6]

3. Online Consumer Behaviour

Performance expectation is defined as the consumer environment "the degree to which a consumer benefits from the use of technology to perform certain functions" and has the same meaning as the perceived benefit of TAM. This construction often has a strong effect on the intentions of consumers who pursue innovation. MB Bank offers customers the convenience of using their ubiquitous devices to make their financial transactions without spatial and temporary barriers. These expected benefits will affect their decision to acquire MB. Performance expectation of many previous studies in the field of M-services acceptance or supports the impact of perceived benefit on behavioral intentions. [7] The financial industry is at the heart of every strong economy, and if it does, the economy will collapse. Investment and reliability in e-banking innovations are essential as its providers offer their services, various aspects of consumer behavior affect innovation and how they respond to service quality. Customer satisfaction is the key criterion of banks, to find out how effectively the Internet enhances their purpose, retaining and increasing the share of wallets. Research on e-banking and the acceptance of consumer internet banking is widespread, but some areas, from a consumer perspective, are subject to less scrutiny. To assess the role of the Internet this article will review the relevant literature to determine how the channel, which meets customer, needs and exceeds customer expectations, was found and desired by previous researchers for customer satisfaction. The aim is to use the Customer satisfaction framework for understanding and measuring the role of online banking in bank success. [8] Focusing on specific key research opportunities for effective web design, every major consumer behavior and we provide an overview of social networking types. We end up identifying what we are considering to be effective social networking research streams to improve "hot" consumer behavior and Internet literature. Over the past 20 years of research into consumer behavior in the Internet environment it is important to note first that it shows a steady flow of increased activity. It is also important to point out the lasting interest across the categories. Despite the decline in the percentage of definite

coverage from the incubation period to the burst period, Total number of articles on all events other than online use is higher during the explosion era. Although hot topics vary, this suggests that there is still interest in all areas mentioned. During the 12-year period, which marked the incubation period, a total of 217 consumer behavior web articles were published, with an average of 19 per year. [9] Of the 640 million bank customers operating in India, only 12% use online and mobile banking. By 2020, approximately 150 million urban bank customers are expected Intensive use of both online and mobile banking due to advanced technological infrastructure. However, According to the BCG CCI Digital Banking Survey (2016), 56% of respondents are dissatisfied with their mobile banking experience. And 48% are not happy with their online banking experience. Reasons for low adoption and dissatisfaction with online and mobile banking channels Awareness and distrust of these banking channels, Transparency of channels and lack of adequate security measures. [10]

4. Mobile Banking

There is reason to be positive that mobile banking may start in the future, but there are still some hurdles to overcome in the eyes of consumers. Knowledge-intensive innovations such as technological innovations often result in substantial learning effort from consumers. Thus, the innovation adoption process imposes change on the consumer, and opposition to change is a normal consumer response to innovation. The earlier literature on innovation has been greatly affected by pro-change tendencies, assuming that all innovations are always good and accepted by all members of the social organization. It refers to the modern thinking of rational consumers. As a result, a large number of studies in this field include technology adaptation, adoption time, Aims to explore adoption types and innovation spread rate. However, in the current postmodern conditions, such as fragmentation of markets and loss of consumer commitment, Alternative methods are needed to understand and predict consumer behavior. Based on the five constraints of use, value, risk, tradition, and image derived from earlier literature the main purpose of our study is to examine how information about an invention affects consumer resistance. More specifically our focus is on mobile banking services, which provide real-time, ubiquitous and temporary and spatial flexibility for service consumption, but they are still somewhat acceptable. So the contribution of the study is twofold: Focus on mobile banking with less research environment among financial services and a leaning towards anti-innovation theory that is often overlooked in the adoption and dissemination literature. [11]

Mobile banking is considered to be one of the most revolutionary mobile technology advances in the banking industry; this is because it allows customers to bring in financial transactions independently. Merchants of their mobile devices and these developments provide lucrative opportunities for service providers. Banks do not only integrate mobile banking channels into their logistics system but also improve their efficiency and effectiveness in order to provide better service to their customers. On the other hand, mobile payment alternatives such as mobile banking, although it has emerged as a preferred choice for many years, remain an important product. Nevertheless, the popularity of MPs has been on the rise for many years, and it has taken a huge leap since 2016 as Samsung Pay and Apple Pay in 2015-16. The peak innovations were found in most mobile payment players. [12] The Government of Oman has been at the forefront of focusing on the development of mobile technology through the formation of the IT Working Group, the introduction of the yeoman strategy, ITA (Information Technology Authority) Portal Development and Internet Payment Gateway Improvement. Move towards the digital community. The Mp Clear system was launched in July 2017 in Oman. This system ensures integrated settlement and switching services between mobile banking systems. With this introduction, Oman is proud to be the first GCC country to implement such a system. With the introduction of mobile based payment methods, mobile has become ubiquitous. The Government of Oman aims to address the financial content. These efforts are aimed at activating M-services among consumers in Oman Show the positive intention of the government to increase and encourage. [13] Confidence is widely accepted as an important component of human social relationships, and An opinion is an important component in influencing customer behavior. Building confidence in the online environment is a dangerous event, Past research has shown that it can be difficult to get rid of. Therefore, previous e-commerce literature has shown that trust positively affects customer behavior in many ways; further optimism includes a wide range of perspectives and perspectives and is supported by areas such as psychology, sociology, organizational behavior, economics, strategy, and marketing. In response to the comprehensive work surrounding faith research in literature and e-commerce, belief can be divided into three main parts; Beliefs based on personality, Organizational based beliefs and personal based beliefs. Personality-based beliefs in the first instance Develop into psychologically structured beliefs in the early development of individuals. [14] Mobile banking should be highly valued as Such as offline banking or automated payment machines Compared to other banking channels. However, in reality, it is difficult to estimate the true value of mobile banking, because its size is vague, uncertain and completely unknown to some at the pre-adoption stage. [15] In our study, PU is the use of mobile banking to indicate the degree to which a person believes in giving him / her comfort. Indicates the degree to which a person believes in giving him / her comfort. (Such as time savings). An individual believes that PEOU is a no-brainer to use mobile banking. According to Davis' work, we assume it is: Aiming to follow mobile banking the perceived benefit has a strong positive effect. For the purpose of using mobile banking Ease of use has a positive effect. Easy to use, has a positive effect on the perceived benefit of mobile banking. [16] "M Banking Services cape describes the overall mobile banking service environment, enabling the customer to transact financial or financial banking related services through a personalized mobile platform, which has three dimensions of aesthetic appeal, online layout and functionality and financial security" [17].

5. Role of Information Technology (IT)

Banks have no time for complacency. Advances in Information Technology (IT) and of profound changes driven by the competitive pressure of Fin Tech companies In light they need to re-evaluate their competitive advantage. The relationship that fosters close contact with bank customers emphasizes that banks should not abolish the banking system. The long-term orientation of the relationship bank is to encourage and support Long-term needs of the bank's customers. However, due to the IT driven economies and competition of Fin Tech start-ups and IT companies, banks may be attracted to the transaction bank. Due to globalization and advancement of information technology financial markets have experienced unprecedented integration. Bad news spread quickly through the media and social networks can trigger bank flows and may affect the stability of the bank. In this light, the relationship with bank depositors is important. Depositors with a long standing relationship with the bank, the chances of better managing and supporting relationship loans are slim. Relationship banking can rely on diversified, flexible information and Information technology driven community Acts as an anchor of stability. [18] The Indian banking sector is in the midst of an information technology revolution. The combination of regulatory and competitive factors has led to an increase in the importance of total bank automation in this sector. Information technology is basically used in banking in two different ways. One is communication and connectivity and the other is business process restructuring. Information Technology Sophisticated product development, better market infrastructure, implementation of reliable techniques to control risks and enables financial intermediaries to reach geographically distant and diverse markets. Information technology has changed the definitions of the three main functions that banks perform. Access to cash flow, asset transfer and risk monitoring. Also, information technology and communication networking systems make money, capital and have a significant impact on the performance of forex markets. [19] Due to globalization and advancement of information technology financial markets have experienced unprecedented integration. Bad news that spreads rapidly through the media and Social networks can trigger bank flows and affect the stability of the bank. In this light, the relationship with bank depositors is important. Depositors with a long standing relationship with the bank, the chances of better managing and supporting relationship loans are slim. Relationship banking can rely on diversified, flexible information and Acting as an anchor of stability in a society driven by information technology. [20] Advances in the field of information technology have strongly supported the growth and integration of the banking sector in facilitating inclusive economic growth. ID enhances pre-end functions with back-end functions and helps reduce transaction costs for customers. Major Events in Banking and Information Technology in India:

1. The advent of card based payments - debit / credit card in the 1980s and late 90s.
2. Introduction of Electronic Clearing Services (ECS) in the late 1990s.
3. Introduction of electronic money transfer (EFT) in the early 2000s.
4. Introduction of RTGS in March 2004.
5. Introduction of National Electronic Funds Transfer (NEFT) in 2005/2006 as an Alternative to Electronic Funds / Special Electronic Funds Transfers.
6. CTS in 2007. [21]

6. State Bank of India (SBI)

State Bank of India (SBI) is the largest public sector bank in India. It was founded in 1955, traditionally; SBI has relied on service personnel to create value and service to its customers. Increasingly, however, SBI is moving towards a new logic for regulation; Manual processes that generate value there are mediated by ID. For example, SBI allows its customers to withdraw money themselves and has set up ATM service centers. Similarly, SBI has implemented online networking service systems for its customers. Through strategy information technology applications, SBI will have a wide range of branches in India and abroad the bank offers a wide range of products and services. In general, foreign products and services target Indians living abroad (NRIs), for example, SBI accounts and include free transactions that online banking services are also included. SBI's continued IT innovation has led to a significant increase in its customer base. Pension funds, general insurance, security services, and private equity, with mobile communications providers has generated new value streams for SBI through strategic mergers. And vending equipment and consulting services. The strategic role of IT is increasing in the steady growth of SBI's Expansion of market share and services. Currently, SBI is expanding its ID usage and gaining greater strategic advantage in a more competitive sector, further enhancing its customer participation in core value-adding processes through the use of sophisticated technology and innovative new banking models. [22] To integrate our experimental findings Risk factors related to SBI's online services, Challenges and Issues: (1) A major risk factor in the customer's view, Is the poor integration of mobile devices with the online banking system. (2) Issues identified from the client's reported experience, Formed due to the imbalance of value schemes in the online banking system, this deceived customer attempts to extract value in use from online service systems. [23] SBI's ID-enabled and help desk information services are technology, respectively and information companies, which play a key role in the value-added operation of online banking services. Before the introduction of online systems, this process provided customers with ample opportunities to communicate directly with customers and leading employees of banks, clarifying their needs and services provided and obtaining detailed information about the products. [24] The State Bank of India has not slowed down since launching its first aggressive advertisement in 2005 with its "Surprising SBI" campaign. Now, they are promoting their heritage by claiming to have served some of India's most famous personalities - among them Rabindranath Tagore and Dr. Rajendra Prasad - in their

time. "Banker for every Indian". SBI has a three-pronged strategy of retaining customers in big cities, gaining and retaining customers in small towns and cities and acquiring customers in rural India. [25]

7. Conclusion

Therefore, customer interface and user friendliness are involved. Flexibility should be a primary component of any IT strategy, because customers are always the ones Value creators according to SDL can only get the value in use through the interface. With clients through interactive self-service systems there is enormous and increasing potential for value creation, but it is driven by the many mechanisms illustrated by the case study, along with the significant risks of value co-destruction. Hence, information technology strategies and service settings need to increase the value in use by carefully utilizing the needs of customers in many dimensions. Among the eye-catching innovations are the increased demand for electronic banking services the needs of new customers, the expansion of The bank is increasing the number of customers in providing electronic services And reduces operating costs by increasing banking transactions through the Internet. Thus increasing the bank's results and increasing profits Reducing time and effort, by achieving the quality of electronic banking service. The results obtained will help to maintain greater confidence in mobile banking and better service quality to retain old customers and attract new and potential customers.

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