Proceedings of the

Two days - Virtual National Conference on

RECENT TRENDS IN BUSINESS (RBT-1.0)

22nd & 23rd Sep - 2021

Chief Editors

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EDITORIAL BOARD

ISBN : 978-81-949586-0-4

No. of Pages: + 144 = 446

Price: ₹300/-

Printed in India at Poocharam Printers, Karaikudi

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CHALLENGES IN BANKING SECTOR IN INDIA

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Abstract

Economy. Banking system is a dynamic sector of economy. They keep changing and this continuing process of change constantly challenges those who are responsible for management of the banks and those who observe and study their performance. The nature of banking system has shifted after financial "big bang" of mid 1970s and mid 1980s in the U.S.A and the U.K financial markets respectively. The working of the commercial banks reflects such changes. Transformation of commercial banking in turn is a reflection of alteration of international credit system and greater integration of global economy. Ground breaking revolution in information technology (IT) has been a fundamental force that influenced many industries. One of the industries which have been greatly affected by this phenomenon is the banking industry This study pertains to analysis electronic banking in general and electronic banking in India in particular. Electronic banking as it has demonstrated the velocity of its growth is incredibly fast and efficient. It has allowed individuals including

Introduction

Information technology has enabled banks to perform more effectively. IT also enabled them to offer some of their services through self-service technologies (SSTs). While the traditional services are delivered to the customers through the most traditional bank channel, i.e. branch office by the bank staff, the electronic services are usually offered to customers via electronic channels. Thus, new IT created e-banking. E-banking facilitates an effective payment and accounting system thereby enhancing the speed and delivery of banking services considerably. While e-banking has improved banks efficiency and convenience, it has also posed several new challenges. These challenges are particularly more apparent in areas of regulation and supervision of banks. After 1980s the rest of world followed similar changes that affected the American and British banking system and India has been one of these countries. Indian Banking and Financial Sector have also several critical stages of transformations over the last decade. The operating environment of banks has changed significantly in terms of liberalization of regulations, increasing competition for both domestic and foreign players. The study will examine impact of e-banking on efficiency and profitability of banks. The research aims to identify the important challenges for development of electronic banking in India. With the help of various models we shall explore some possible implications of both opportunities and challenges that may arise as result of introduction of e-banking system.

Objectives:

1. Identify and describe the key services that are available to customers through e-banking in India.
2. To identify the challenges that may arise from socio-cultural and economic structure of India in relation to implementation of e-banking
3. Evaluation and ranking of barriers to widespread use of the system
4. To unearth the development of e-banking in India

Challenges in the Banking Industry

The banking industry faced a difficult year in 2015, highlighted by an increasingly complex regulatory environment, cost and operational challenges, and struggles with maintenance of a sustainable growth trajectory. As competition continues to increase, and more options for personal finance are available to consumers, banks are being confronted with the reality that consumers are shifting their focus to ease of access and use when making their banking decisions, and the traditional branch-based model is rapidly becoming antiquated. The proliferation of smart-phones and internet access around the world has fundamentally shifted consumer preferences, and banks will have to take this into account when building strategic plans for 2016. Building on this new paradigm of the 'mobile' banking consumer, here are our

Optimizing the Mobile Experience

Traditionally, banks have leaned on their physical branch locations to be the primary touch point of engagement with their customers. But with the explosion of smart phones and associated applications, customers are much more inclined to complete their banking online whenever possible. With this in mind, having mobile-friendly banking experiences, coupled with applications that aid the consumers financial life will be strategically paramount for banks to retain their current customers, and attract new ones. A mobile strategy is no longer a nice to have for banks – It is now a necessity for those who hope to remain competitive for years to come.

Mobile Payments

As mentioned in a previous post (LINK TO A Story of Disruption - Mobile Payments for Smaller Banks and Credit Unions), mobile payments are becoming much more pervasive throughout the consumer economy. Services like Apple Pay and Google Wallet have paved the way for the banking industry in this arena, as consumers, having had these services offered on their phones off the shelf for years, are becoming more comfortable with the security of this method of payment. Chase Bank recently announced that it will be rolling out its own mobile payments offering for its customers, and one would expect similar financial institutions to follow suit soon. Expect 2016 to be a big year for mobile payment adoption, and therefore represents a huge strategic opportunity for banking that are willing and able to enter the fray.

Security and Authentication

This trends builds on the previous two, as security and authentication will become significant strategic challenges as consumers continue to adopt the mobile ecosystem for their banking needs. Banks will have to take a closer look at how they confirm the identities of their customers who are accessing their accounts remotely. With security breaches and identity theft on the rise, the protection and security of banking information is paramount to instilling trust in the minds of consumers, so banks will have to devise strategic plans accordingly to ensure the safety of all their customers' financial data.

The Continued Rise of Technology

Experts do not anticipate new financial technologies to take substantial market share from the banking industry as a whole, but it does pose a significant strategic challenge to the industry given its recent cost-containment and growth struggles. is software that serves to displace some of the most profitable offerings of a traditional bank like financial advising, loan alternatives, payment processing, and money transfers. Additionally, FinTech includes very disruptive innovations like crypto-currency, which threatens the underpinning of the banking industry as a whole. As companies continue to innovate and challenge the status quo of the banking industry, there may be a groundswell of consumer adoption that will throw the industry into further peril. Look for banks to make strategic maneuvers to ward off competition from FinTech, such as building competitive products in-house or acquiring these companies to add to their portfolio of offerings.

Use of Multiple Channels to Reach New Customers

With the increased pressure on new customer acquisition across the industry, banks are having to become more innovative in their acquisition strategies. One area that is projected to yield significant return on investment is multi-channel marketing. Using a combination of traditional, digital, and social channels, banks can expand their marketing reach and get their messaging in front of the cohorts of new customers they hope to attract. Before engaging in a full scale multi-channel marketing efforts though, banks need to do deep data analysis of their target customers and how to best reach them through the different channels. Then, they can allocate

The Standing Committee on Finance (Chair: M. Veerappa Moily) submitted its report on the Banking Sector in India – Issues, Challenges and the Way Forward on August 31, 2018. Credit and deposit growth in banks have recently been slow. High volumes of non-performing assets (NPAs) in banks have eroded their capital base, and restricted their ability to lend. Key observations and recommendations of the Committee include:

Powers of the RBI in case of PSBs:

The Committee noted that the RBI had stated that some powers available to the RBI under the Banking Regulation Act, 1949 are not available in the case of PSBs. These include: (i) removing and appointing Chairman and Managing Directors of banks, (ii) superseding the Board of Directors, and (iii) granting licences. The Committee also noted that the RBI can, however, (i) inspect the bank, (ii) consult with the government on appointing senior bank officials, and (iii) have a nominee on a PSB's management committee. In this regard, the Committee recommended that the government should constitute a high powered committee to evaluate the powers of the RBI with respect to PSBs as provided under various statutes.

Incentives for PSB employees:

SBs, as there exists a wide gap with their private sector counterparts. Further, an overlap should be The Committee recommended that higher remuneration be given to senior management of P provided between tenures of successive CEOs to facilitate smoother transition. The retirement age of CEOs of PSBs should be increased to 70 years (similar to private banks) to utilize the expertise of senior bankers. Further, criminality of bankers should not be presumed for decisions taken in the normal course of business, and bankers should be afforded a chance of explaining their decision before any actions are taken.

Major Problems Faced by India's Nationalized Banks

Losses in Rural Branches:

Most of the rural branches are running at a loss because of high overheads and prevalence of the barter system in most parts of rural India.

Problem Large Over-Dues:

The small branches of commercial banks are now faced with a new problem—a large amount of overdue advances to farmers. The decision of the former National Front Government to waive all loans to farmers up to the value of Rs. 10,000 crores has added to the plight of such banks.

Performing Assets:

The commercial banks at present do not have any machinery to ensure that their loans and advances are, in fact, going into productive use in the larger public interest. Due to a high proportion of non-performing assets or outstanding due to banks from borrowers they are incurring huge losses. Most of them are also unable to maintain capital adequacy ratio.. Competition with Foreign Banks:

Foreign banks and the smaller private sector banks have registered higher increase in deposits. One reason seems to be that non-nationalized banks offer betters customer service. This creates the impression that a diversion of deposits from the nationalized banks to other banks has probably taken place.

Political Pressures:

The smooth working of nationalized banks has also been hampered by growing political pressures from the Centre and the States. Nationalized banks often face lots of difficulties due to various political pressures. Such pressures are created in the selection of personnel and grant of loans to particular parties without considering their creditworthiness.

Advance to Priority Sector:

As far as advances to the priority sectors are concerned, the progress has been slow. This is partly attributable to the fact that the bank officials from top to bottom could not accept nationalization gracefully, viz., diversion of a certain portion of resources to the top priority and hitherto neglected sectors. This is also attributable to the poor and unsatisfactory loan recovery rates from the agricultural and small sectors'

ELECTRONIC PAYMENT SYSTEM

Payments continue to be one of the most disruptive and dynamic banking businesses. Innovations spanning the spectrum from incumbents to fintechs alike are reshaping the payments landscape, , and intensifying competition globally. With friction endemic in almost every legacy payment system, the search for frictionless digital payment experiences continues. PayPal, for instance, crossed 250 million active users worldwide. Apple Pay and Amazon Go are bringing in new users rapidly. Similarly, in China, Ten cent and Alipay are setting new records for transactions. In fact, contactless in-store payments are expected to total $2 trillion globally by 2020.Driving volume-based fee growth in payments is expected to become increasingly challenging for card issuers in 2019. Cheaper digital solutions from nontraditional players and expensive reward programs may make it difficult for card issuers to increase fee income. This is among challenges facing banks in 2019. They'll have to become faster, more efficient and cheaper for the customers and enterprises. Solution. Easy payment options increase the frequency of transactions and extend a bank's audience internationally. Mobile technology in financial services is the best way to hold and satisfy the customer. With advanced security like biometric authentication and new customer needs, the payment system is improving mobile services and online products by leveraging AI, big data, and blockchain. Remember, today over 70% of payments are fulfilled via mobile devices. Sixty-seven percents of millennials don't have a credit card. These days, smart phones are often the only way people shop, entertain, do business, or do anything digital. Contactless cards are seen as the new normal.

SECURITY ISSUES IN BANKING

The banking sector is the single most targeted area by hackers and fraudsters for obvious reasons. Casey Merolla says: "Banks face a delicate balance between customer experience and fraud management: while prevention practices can create friction and a declined customer is often an unhappy customer, fraud events can result in lost relationships."

Financial crime costs the global economy $2.1 trillion every year – more than the combined GDP of Saudi Arabia, Pakistan, Switzerland, and Ireland. AML compliance costs $83.5 billion a year. Approximately $2 trillion a year is laundered, with only 1% getting caught by regulators. Fraud detection and security issues are a big, costly headache for the banking industry.

Maximize Efficiency of The Bank

In order to remain competitive in an increasingly saturated market – especially with the more widespread adoption of virtual banking – banking firms have had to find a way to deliver the best possible user experience to their customers. Internally, the challenge to maximize efficiency and keep costs as low as possible while also maintaining maximum security levels has also increased.

It's clear that automation is already significantly impacting asset management areas and all other industries across the board. According to the International Federation of Robotics (IFR), at a global level, automation adoption is accelerating, driven by increased global competitiveness

Low-Cost Customer-Oriented Service For Banks

Customer-friendly service is a "must have" for every modern bank. Mobile applications, online banking services have to save customers time. However, it also has to save banks money. While lots of workers and managers lead to increasing costs. Another challenge that has to be solved is to find a faster way to communicate with customers: email, phone, and texting are not efficient anymore. Banks. Integrating chat bots into the customer service systems are to increase clients' loyalty, reduce the processing time, and cut administrative costs. The bot helps to find transactions, send and receive money, lock and unlock debit card and much more.

The banking industry has only begun to scratch the surface with regard to the potential of AI, machine learning, chat bots, and advanced technology. At the foundation of all of these advances is the ability to collect insights and apply advanced analytics to benefit the consumer and solve challenges facing banks in 2019. Unfortunately, not every institution is ready to place new technology in the finance industry high on the priority list of investments, however, the potential of the technologies should not be ignored.

Conclusion

The Government of India enacted the IT act 2000 in order to improve delivery of banking services through ebanking to customers. Such proactive actions have provided legal recognition and security to electronic transaction. The journey of e-banking in India has faced many challenges from both customers' acceptance and banks' management. Computerization in the Indian banking industry is having short history. It started with RBI and now it virtually covers the whole industry. The globalization of financial markets has gained additional momentum as a result of liberalization programme and adoption of new technologies. The period of last five decades has witnessed many economic developments in India. Financial sector reform specially banking reforms made a departure from regulated banking to market oriented banking. One of the important objectives of reform in financial market was to improve efficiency of banking system. Financial sector of country have a crucial role to spread and promote e-banking to larger section

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