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Role of E-Banking

* K. K. Devi

* J.H.A. Agarsen College , Madhavaram-60

Keywords : present status of E-banking ,challenges by the E-banking

What is E-Banking

E-banking is the waves of the future. It provides enormous benefits to consumers in terms of ease and cost of transactions, either through internet, telephone or other electronic delivery channels. For many consumers using electronic banking. that means 24-hours access to cash through Automated

Teller Machine (ATM) or Direct Deposit of paychecks into checking or savings accounts. But electronic banking now involves many different types of transactions. E-banking is a form of banking where funds are transferred through an exchange of electronic signals between financial institution,

rather than exchange of cash, checks or other negotiable instruments. With the expansion of global Information and Communication Technology (ICT) infrastructure and the internet, proper software, infrastructure, cyber law and skilled manpower are important for the implementation of e-banking in the country.

Objectives of the Study

- (i) To examine the present status of E-banking .
- (ii) To identify various forms of E-banking
- (iii) To differences between E-commerce and E-banking.
- (vi) To identify the future challenges posed by the E-banking .

Present status of E-Banking

E-banking is a form of banking where funds are transferred through an exchange of electronic signal between financial institutions, rather than exchange of cash, checks, or other negotiable instruments. For many consumers, electronic banking means 24 hours access to cash through an ATM or direct deposit of paychecks in to checking and savings accounts.

E-Commerce:

The Phenomenon of Electronic Commerce has permeated into every aspect of our life today. Electronic Commerce has been around for the last two decades in some form or the other, but the new force that is driving Electronic Commerce is the Internet, which is revolutionizing the way companies around the globe conduct business. Internet based electronic commerce is playing a critical role in addressing strategic, mission critical business needs of the companies and hence the companies are making it an integral part of their business strategies. Fundamentally there are two types of electronic commerce

1. Business to Business electronic commerce (B2B), and
2. Business to Consumer electronic commerce (B2C)

B2B E-commerce is today about 80% of total E-commerce in the world, due to its advantages like: reduced transaction costs, improved product quality, improved service, minimal investment for global reach, reduced inventory costs etc.

B2C or retail E-commerce is nowhere near B2B in terms of

size but it is growing phenomenally as far as volumes are concerned. More and more people are taking to shopping on the Internet due to the following factors: Convenience, More choice, more range, Better prices, etc\

DRIVERS OF E-COMMERCE

The following broad themes have been identified as the driving forces for the phenomenal growth of E-commerce globally:

- (i) Electronic Commerce is easy and affordable
- (ii) Electronic Commerce transforms the market place
- (iii) Electronic Commerce has a catalytic effect
- (iv) Enhanced customer service
- (v) Electronic commerce over the Internet vastly increases interactivity in the economy

Various Forms of E-Banking

Automated Teller Machine (ATM)

An ATM is simply a data terminal with two input and four output devices. Like any other data terminal, the ATM has to connect to, and communicate through, a host processor. The host processor is analogous to an Internet Service Provider (ISP) in that it is the gateway through which all the various ATM networks become available to the cardholder (the person wanting the cash). ATM has two input devices- card reader and keypad. An ATM has four output devices- Speaker, Display screen, Receipt printer, cash dispenser.

SMS Banking

SMS Banking allows you to do some banking enquiries on your mobile phone. SMS Banking is developed to provide transactions related to client's card account via SMS. After having registered the service SMS-Banking, a (mobile Phone) subscriber should send an SMS with a request for appropriate transaction. The above SMS must contain (with space between commands) a type transaction individual access code for working with "SMS-Banking" a sum to be paid (if payment transaction) identifier of payment (debt) identifier of data.

In reply the subscriber will receive a message reporting the result of the transaction made.

It is possible to use "SMS-Banking" abroad provided that international calls and roaming are activated. There is no subscription fee for the service in accordance with the company tariffs. The mobile company may charge for SMS and Bank may charge for service

Tele-banking

Tele-banking is a form of remote banking which is essentially the delivery of branch financial services via telecommunication devices where the bank customer can perform retail transactions by dialing a touch-tone telephone or mobile communication unit, which is connected to an automated system of the bank by utilizing Automated Voice Response (AVR)

technology. The use of Tele-banking is easy and confidential. the account number, and your Personal Identification Number (PIN)

Tele-banking will provide the following services:

Checking account balance
Interest rates related information etc.

Online Banking

Banks are considering online banking as a powerful "value added" tool to attract and retain new customers while helping to eliminate costly paper handling and teller interactions in an increasingly competitive banking environment. Online banking (Internet banking) is a term used for performing transactions, payments etc. over the internet through a bank's secure website. This is very useful especially outside banking hours. In most cases a web browser such as Internet explore. normal internet connection is suitable. No special software or hardware is usually needed.

Advantages:

Convenience, high transaction speed, efficient, and much more effective

Call Center

Call center is a streamlined customer interface and offers a range of banking services through its call center agents. Customers are now getting improved services at a reduced cost in an exciting manner.

Available services at call center**Account related services:**

Balance inquiry, transaction inquiry, duplicate statement, ATM/Debit card hot listing, and loan outstanding etc.

Product Information:

Deposit accounts, Personal loan, Savings and current accounts, Debit card, Rates and tariff Inquiry, exchange rates, lending rates, deposit rates, tariff etc.

Other Services:

Complaints handling, account opening procedure, Bank Information, change request etc.

Conclusion:

The present status of e-banking is satisfactory for the purpose of there many call center and SMS banking. all banks under study have their connectivity with consumer satisfaction. Major reason is that security concern. there is increase in establishment of Bank branches.

There is data confidentiality, integrity, proof of origin, peer entity authentication, non-repudiation must be ensured. A few problems have been expressed by some consumer in the Banks such as withdrawal of money beyond the limit. This has taken place at ATM booths because there is agreement between Banks regarding networking sharing.

REFERENCES

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