



“Analysing the role of internet banking in promoting banking activities among people in India”.

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Abstract

This study investigates the internet banking and its impact on increasing banking-oriented engagement among the people of India. Existing literature on the topic is treated to an analysis of the level of penetration into internet banking and its effectiveness on areas such as transaction and account maintenance, as well as, the accessibility of financial services. It harnesses both quantitative and qualitative research designs and analyses factors promoting the use of internet banking and its implications on customer’s activities and satisfaction. Moreover, the study investigates the conditions that limit the use of internet facilities for banking and suggests ways of improving its effectiveness and availability.

The study also looks at the consequences of internet banking for bank’s ability to earn profit as well as risk management policies of the bank. The studies results reinforce arguments for the interdependence of technology deployment, business performance, and risk management in the Indian banking sector. The current report in a way complements the body of literature on net-banking by presenting a critical assessment of changes that net-banking brings in the Indian banking sector, thus, offering useful insights to relevant stakeholders and policy makers which revolves around the promising aspects of digital banking innovation up to the state.

Introduction

Technology has developed over time as the headline of civilization, for the betterment of society and many more. Furthermore, technological advancement has been on the rise for all the appropriate reasons alongside the increasing level of computing power, the size of gadgets and devices and development of various fields of innovation. Such unprecedented speed of changes has contributed in the emergence of disruptive technologies like AI, block chain, bio-technology, quantum computing e.t.c . Not even with fifteen years in banking activities, it has transformed constantly throughout the years



attributed to enhanced technology, regulations adaptation and consumer dynamics and improved efficiency for her clients. Internet banking also known as online banking, e-banking has emerged as one of the transformative areas of banking operations in the Indian scenario. In the course of development of the Internet infrastructure and growth necessity of mobile phones Internet banking become dynamic element in the process of banking, changing the ways in which people and businesses control their money.

Apart from making easy, convenient access to Banking facilities, this technological advancement has also been useful in driving the financial inclusion agenda in targeting the hard to reach or the un-served and underserved market segments. In this report, we will discuss the features of internet banking for encouraging banking among people of India along with the effects on customer benefits, barriers to financial independence, efficiency in the banking system and on the growth of banking sector in India.

Internet banking in particular has greatly increased customer convenience since it offers round the clock and round the year access to so many services. People are now able to complete all sort of banking operations including money transfers, payments for utility bills, request for accounts information and even make investment. This has did more than save the customer precious time and energy, as well as give them the ability to closely manage their finances. Also, internet banking is elastic as it has no limitations in geographical location that may hinder clients' interaction with banking services hence promoting financial Project.

Research Methodology and Research gap

Introduction

Research methodology refers to the systematic process adopted for collecting, analyzing, and interpreting data to achieve the objectives of a study. The present study titled "**Analysing the Role of Internet Banking in Promoting Banking Activities among People in India**" aims to examine the impact of internet banking services on banking activities, customer convenience, and overall banking efficiency in India.

This chapter outlines the research approach, research design, sample design, data collection methods, and data analysis techniques used in the study.

Research Approach

The study adopts a **quantitative research approach** to analyze the role of internet banking in promoting banking activities among people in India. A quantitative approach enables the collection of numerical data from a large number of respondents and facilitates objective analysis through statistical techniques.

The study focuses on measuring the extent of internet banking usage, customer satisfaction, convenience, accessibility, and its influence on banking transactions. The quantitative approach is suitable because it provides reliable and measurable results that can be generalized to a larger population.

Research Design

The research is based on a **descriptive research design**. Descriptive research aims to describe the characteristics, behavior, opinions, and perceptions of internet banking users. It helps in understanding the current status of internet banking adoption and its contribution to enhancing banking activities among Indian customers.

The descriptive design is appropriate for the study because it provides a detailed understanding of the usage patterns, benefits, and challenges associated with internet banking.



Objectives of the Study

The major objectives of the study are:

1. To examine the usage of internet banking among people in India.
2. To identify the benefits of internet banking in promoting banking activities.
3. To analyze customer satisfaction regarding internet banking services.
4. To identify the challenges and security concerns associated with internet banking.
5. To evaluate the impact of internet banking on the efficiency and accessibility of banking services.

Sample Design

Population of the Study

The population of the study comprises bank customers across India who use internet banking services offered by public sector banks, private sector banks, and foreign banks.

Sampling Unit

The sampling unit consists of individual bank customers who actively use internet banking services for various banking transactions.

Sampling Technique

The study uses a **Convenience Sampling Technique**, a non-probability sampling method, to select respondents who are easily accessible and willing to participate in the survey.

Sample Size

A sample size of **200 respondents** has been selected for the study. The respondents include internet banking users from different age groups, educational backgrounds, occupations, and income levels.

Inclusion Criteria

The following respondents are included in the study:

- Individuals aged 18 years and above.
- Customers who use internet banking services.
- Residents of India.
- Individuals who have used internet banking for at least six months.

Exclusion Criteria

The following respondents are excluded from the study:

- Individuals who do not use internet banking services.
- Respondents below 18 years of age.
- Incomplete survey responses.



Sources of Data collection

The study is based on both primary and secondary sources of data.

Primary Data

Primary data is collected directly from respondents through a structured questionnaire. The questionnaire consists of close-ended questions designed to gather information regarding internet banking usage, customer satisfaction, perceived benefits, and challenges faced by users.

The questionnaire is distributed through online platforms such as Google Forms, email, and social media channels.

Secondary Data

Secondary data is collected from various published and unpublished sources including:

- Reserve Bank of India (RBI) reports.
- Research journals and scholarly articles.
- Banking industry reports.
- Government publications.
- Books and textbooks related to banking and finance.
- Newspapers, magazines, and online databases.
- Websites of commercial banks and financial institutions.

Data Collection Instrument

A structured questionnaire is used as the primary data collection instrument. The questionnaire consists of five sections:

Section A: Demographic Information

- Age
- Gender
- Educational Qualification
- Occupation
- Monthly Income

Section B: Internet Banking Usage

- Frequency of internet banking use
- Preferred internet banking services
- Duration of usage

Section C: Benefits of Internet Banking

- Convenience
- Time-saving



- Accessibility
- Cost-effectiveness
- Ease of transaction

Section D: Customer Satisfaction

- Service quality
- Reliability
- User-friendliness
- Overall satisfaction

Section E: Challenges and Security Concerns

- Risk of fraud
- Privacy concerns
- Technical issues
- Network-related problems

The responses are measured using a **five-point Likert Scale** ranging from:

1 – Strongly Disagree

2 – Disagree

3 – Neutral

4 – Agree

5 – Strongly Agree

Data Analysis Techniques

The collected data is organized, classified, and analyzed using statistical tools. The following techniques are used:

Descriptive Statistics

- Frequency Distribution
- Percentage Analysis
- Mean
- Standard Deviation

Inferential Statistics

- Chi-Square Test
- Correlation Analysis
- Regression Analysis (where applicable)

The analysis is carried out using Microsoft Excel and SPSS software.



Reliability and Validity

Reliability

Reliability refers to the consistency and stability of the research instrument. The reliability of the questionnaire is assessed using Cronbach's Alpha coefficient to ensure consistency in responses.

Validity

Content validity is ensured by consulting academic literature and expert opinions related to internet banking and digital banking services. The questionnaire is designed to accurately measure the objectives of the study.

Ethical Considerations

The study follows ethical standards throughout the research process. The following measures are adopted:

- Participation is voluntary.
- Informed consent is obtained from all respondents.
- Respondents' identities remain confidential.
- Information collected is used solely for academic purposes.
- Data is securely stored and protected from unauthorized access.

Why internet banking?

Net-banking has made a significant difference for the banking companies, which act as agents of change in the banking sector.

people manage their finances. This electronic medium thus allows customers to perform a variety of banking functions online thus enhancing their convenience, ease of access and time effectiveness.

Firstly, convenience is another reason why internet banking has become common among the people. Bank consumers are now able to conduct their banking business from their homes including depositing and withdrawing money from their accounts. Internet banking includes such transactions as account check-up, funds transfer between accounts, bill payment, applying for loans, etc, and it is convenient in comparison to the way banking was done a few years ago.

Another advantage of internet banking is flexibility. Customer does not need to be located in a certain geographical area since they can access accounts using the internet. Especially useful for the people, who live in the remote zones, and for the travelers, who have to take care of their budget while living in another country. Internet banking is an efficient method of closing the geographical gap between customers and financial institutions, which are able to offer all necessary banking services, that are possible at any time and from any location.

Furthermore, internet banking has so much advantage of reduction of cost by both parties, the bank and customers. There is an obvious fact that digital platforms are cheaper than physical branches because they relieve banks from covering such expenses as rent, utilities, and employees' payments. Such improvements can be extended to customers in the form of, reduced charges, increased rates that are charged on savings accounts, and better services.



Further, internet banking has no use of hardcopy documents and this means a reduction on the amount of paper that is used and hence reduced emissions.

The issue of security stands as one of the critical elements of internet banking, and current solutions use security to safeguard the identity of their clients and avoid acts of fraud. The measures used to protect the information include encryption, two factor authentication, and transaction suspected check. In any case, risks stay present though the security of internet banking is being developed continuously to respond to new threats and to prevent customer's assets loss.

However, there is way too much advantage of reduction of cost by both the bank and the customers here in internet banking. There is one obvious fact that is the expenses linked with digital platforms are lesser than the expenses linked with physical branches because they shift the burden of such expenses as rent, utility bills and employees' salaries from the banks. More of such improvements can be taken to the customers in terms of; lower tariffs, higher tariffs that may be charged on saving accounts and enhanced services.

In addition, through Internet Banking, there is no need for hardcopy documents; this leads to minimal use of paper, therefore less emission.

Limitations of internet banking

Security Risks: A major concern associated with internet banking is the vulnerability of the internet banking system to cases of hacker attacks. It can still get threatened by unauthorized individuals through phishing emails, malware, or hacking assaults and its clients' sensitive data and money.

Technical Issues: Since internet banking is also a computerized and disseminated system, it is vulnerable to technical hitches, system breakdowns or even system crashes. These technicalities can in one way affect the banking services, inconvenience customers while denigrating the credibility of the online banking platforms.

Limited Access for Some Customers: Internet banking has been hailed as fast and efficient for most of its customers, but such a service is not a guarantee to all customers since not everybody can access the internet or operating digital devices. Such a digital gap can limit some groups of the population, including seniors, the low-income, and residents in rural areas, in their ability to self-provide popular banking services online.

Fraudulent Activities: Under the internet banking system users are likely to suffer from fraudulent activities like unauthorized activities, fraudulent identities and online con. Internet banking is particularly prone to criminal activities because people are always using their own internet connection or that provided by a third party, making them susceptible to fraudsters who will either break into the banking websites and retrieve people's information or con the clients into revealing their information to the criminals.

Dependence on Technology: Internet banking call for functional and functional electronic devices like computers, Smartphone, and tablets for the services.

Others who largely depend on internet banking are most likely to be enclosed if they experience some technical problem or when they are having problems of no internet connection.



Challenges in promoting internet banking adoptions

Internet banking adoption strategies present several challenges and they include: The technological challenges Social and cultural challenges The customer challenges Here are some common challenges:

Digital Literacy: One of the major challenges to internet banking is low literacy, especially among the aging and the inhabitants of the rural communities. Some of the customer may be unable to use computers or other mobile devices for banking hence cannot embrace the use of internet banking.

Connectivity Issues: Internet banking services however prove not easily accessible in some part of the world with weak or even no internet connection. Note that many people especially those living in the rural areas experience challenges in internet connection, slow network and even power blackouts thus are likely to shun internet banking.

Security Concerns: Among all customer characteristics, security is one of the most crucial factors determining the decision to adopt internet banking.

The internet banking services are discouraged by the high risk of identity theft, fraud, phishing and unauthorized access to personal and financial details.

Trust and Reliability: Maintaining a good sustainable relationship with internet users plays a critical role in increasing the acceptance rates of internet banking. Customers might actually avoid engaging in financially sensitive transactions through the digital channels due to handles and doubts regarding system stability, hackings or privacy infringement. To succeed in the provision of internet banking facilities, banks are required to prove that the internet banking systems they are using are very secure and reliable.

Regulatory Compliance: Other risks that affect the internet banking providers include; Failure to meet regulatory compliance needs and data protection laws. I will say that there are also several policies which banks should meet while designing their internet banking platforms. This is due to what some literature call compliance costs and regulatory issues that will slow down the uptake of internet banking services.

Customer Support: A good internet banking user base requires proper assistance for responding to questions, complaints and the whole process of using the internet services for banking solutions. Nonetheless, much effort and resources are needed in providing good customer support to the e-banking services especially to the first and second generation customers.

Role of Banks and Regulators in driving internet banking

The adoption and evolution of Internet banking largely depend on the actions of banks and regulation authorities.

Here's an overview of their respective roles:

Role of Banks:

Infrastructure Investment: It remains the prerogative of the banks to input capital on the requisite technological implement to facilitate Internet banking systems. This entails easy creation of secure web applications, mobile technology banking interfaces, and processing frameworks for online banking.

Product Development: Through the process of innovation, banks find ways and create new forms of digital banking services and products to satisfy various customers needs.



Security Measures: Lenders have to pay special attention to cyber security and ensure thick skins primarily to protect customers' data and transactions in the internet space. This refer to the use of encryption and protocols, use of frauds detectors, and this use of security check-ups to counter cyber issues and protect the customers' confidence.

Customer Education: In the area of internet banking, banks have the responsibility to inform customers on the advantages or gains, characteristics of and security measures/features of internet banking. This may therefore require offering user handbooks, instructions, websites and other multiple focused and customer services to help users in understanding and adapting to banking technological applications and products as well as addressing the multiple concerns that they may have.

Marketing and Promotion: Just like any other consumer product, marketing techniques are applied by the banks to sell internet banking services. This may involve advertisement features, including promotions and other bonuses for customers to make change and use the digital banking channels thus experience its efficiency.

Role of Regulators:

Policy and Regulation: Supervisors set down the legal and regulatory environment within which Internet banking organisations are required to operate to protect consumers and nurture stability and integrity in the market. This involves preparing and putting out notices, circulars, rules and standard on cyber security, data protection, consumer protection, anti-mMoney laundering (AML) for banks offering internet banking services.

Licensing and Supervision: Banks offering internet banking services are licensed through the supervision of regulators to" implement the set standards and meet the set regulatory demands. This involves evaluation of the finance and the management systems of the banks aiming at minimising risks related with digital banking activities.

Consumer Protection: Banking policy makers provide customer protection measures to ensure that customers using internet banking services are protected. This includes questions of the extent of transparency regarding the price at which and the conditions governing the delivery of the variety of banking products and services, as well as the acceptable modes of redress of grievances.

Risk Management: Banks aims to regulate activity with other agencies to regularly monitor evaluate and manage such risks related to internet banking operations. This involves overseeing threats such as cybercrime in operations, disruptive technologies in operations, and compliance risks in operations to ensure the stability of operations in the financial sector.

Promotion of Innovation: Readers are knowledgeable of how regulators support technological developments and competition in the online banking sector by providing appropriate enabling environment. This may cover commitments to provide backing for regulatory sandboxes, pilots and other stakeholder efforts to drive banks to create advanced digital banking solutions that fit into the regulatory environment.



Research originality

Impact of internet banking on banking activities

Netbanking has, in many respects, transformed traditional banking tasks:

Convenience: Netbanking allows customers the wonderful convenience of accessing their bank accounts and conducting various transactions anytime, anywhere with an internet connection. This means customers no longer have to visit the bank branch, thus saving time and effort required from both the customer and the bank staff.

Accessibility: Netbanking services are available 24/7; once set up, customers can check account balances, transfer funds, pay bills, and perform all other banking activities anytime during the week.

Savings: Netbanking has afforded banks operational savings by reducing the cost of maintaining physical branches with staff.

Extended Service: With the help of internet banking platforms, banks are now able to offer beyond regular banking services. Such services can include online loan applications, investment management services, financial planning tools, and integration with third-party payment services.

Security Measures: Internet banking systems have converged numerous modern security strategies such as encryption, multi-factor authentication, and transaction monitoring to protect customer data from fraudulent activity. However, the new risks introduced include phishing scams and malware attacks, heightening the demand for ongoing investment in cyber security measures.

Enhanced User Experience: Internet banking platforms with a very user-friendly interface and features are improving the overall user experience. Customizable account dashboards, transaction tracking, and banking apps significantly enhance customer satisfaction and loyalty.

Global Access: Internet banking allows customers access to accounts and transactions from anywhere in the world, enabling foreign exchange transactions, international wire transfers, and cross-border investments.

Data Analytics: Banks can create useful insight from customer behavior, preferences, and trends through a massive amount of data generated by the internet banking transaction.

Internet banking has changed the manner in which banking functions are carried out, giving customers and financial institutions unparalleled convenience, access, and efficiency. However, it does present challenges such as cyber security threats and the demand for continual innovation to meet the evolving expectations of customers and regulatory compliance.



Literature review

The evolution of banking in India has undergone a significant transformation with the advent of internet banking. Over the past two decades, digital technologies have redefined the traditional banking landscape, offering enhanced accessibility, convenience, and efficiency to consumers. The role of internet banking has become increasingly pivotal in promoting banking activities, especially among a growing tech-savvy population.

1. Growth of Internet Banking in India

According to **Reserve Bank of India (RBI) reports**, digital transactions in India have seen exponential growth, with internet banking contributing a significant share. The rise in smartphone penetration, government initiatives like **Digital India**, and improvements in internet infrastructure have played a key role in boosting digital banking adoption (RBI, 2022).

2. Consumer Adoption and Behaviour

Studies by **Gupta and Singh (2020)** highlight that perceived ease of use, security, and usefulness are primary factors influencing the adoption of internet banking. Furthermore, **Ramesh and Reddy (2019)** found that younger consumers (ages 20–40) are more likely to use internet banking services, driven by convenience and speed, whereas older users often remain reluctant due to trust and security concerns.

3. Internet Banking and Financial Inclusion

Internet banking has emerged as a catalyst for financial inclusion. **Sharma and Kukreja (2018)** noted that digital banking services have reached rural and semi-urban areas, where physical bank branches are limited. Internet banking, along with mobile banking, has enabled the unbanked population to perform basic transactions like fund transfers, utility bill payments, and account monitoring.

4. Impact on Traditional Banking Services

The study by **Patel (2021)** observed that with the increasing use of internet banking, footfall in physical branches has declined, prompting banks to shift focus toward digital platforms. This shift has also encouraged banks to redesign their business models to be more customer-centric and digitally integrated.

5. Challenges and Limitations

Despite its growth, internet banking in India faces challenges such as cybersecurity threats, digital illiteracy, and lack of trust. **Kumar and Bhattacharya (2017)** highlighted that phishing, malware attacks, and data breaches remain significant barriers to widespread adoption. Moreover, **Tripathi and Mishra (2020)** pointed out the digital divide between urban and rural areas, which affects equitable access.

6. Government and Regulatory Support

The Indian government and regulatory bodies like the RBI and NPCI (National Payments Corporation of India) have introduced several frameworks to promote digital banking. The **Unified Payments Interface (UPI)** and **Jan Dhan Yojana** are notable initiatives that have indirectly supported the growth of internet banking.



7. Pikkarainen et al. (2004)

Pikkarainen and colleagues identified factors influencing online banking adoption. Their study found that perceived usefulness, ease of use, security, and information availability significantly affect customers' willingness to use internet banking services. The study emphasized that convenience is a major factor encouraging internet banking adoption.

8. Rao and Rao (2015)

Rao and Rao examined the growth of internet banking services in India and observed that technological advancements have improved customer access to banking services. The study highlighted that internet banking reduces transaction costs, saves time, and enhances customer convenience, thereby increasing customer engagement with banks.

9. Safeena et al. (2011)

Safeena and co-authors analyzed customer adoption of internet banking using the Technology Acceptance Model (TAM). The study concluded that perceived usefulness, trust, and security significantly influence customers' intentions to use internet banking. Lack of awareness and security concerns were identified as major barriers to adoption.

10. Malhotra and Singh (2010)

Malhotra and Singh investigated internet banking adoption among Indian banks. Their findings revealed that private sector banks adopted internet banking services more rapidly than public sector banks. The study concluded that internet banking enhances operational efficiency and customer service quality.

11. Sharma and Malviya (2014)

The researchers examined customer satisfaction regarding internet banking services in India. The study found that ease of access, reliability, transaction speed, and security positively influence customer satisfaction. Satisfied customers are more likely to use internet banking regularly for various banking activities.

12. Gupta and Yadav (2017)

Gupta and Yadav explored the impact of digital banking on financial inclusion in India. The study indicated that internet banking has expanded access to banking services, particularly in semi-urban and urban regions. It has facilitated account management, fund transfers, bill payments, and other financial transactions.

13. Kesharwani and Bisht (2012)

The study focused on factors affecting internet banking adoption among Indian consumers. Results showed that trust and perceived risk play crucial roles in determining adoption. Customers are more likely to engage in online banking when they perceive transactions as secure and reliable.

14. Singh and Srivastava (2018)

Singh and Srivastava investigated customer acceptance of digital banking services in India. The findings suggested that internet banking improves banking accessibility, reduces dependency on physical bank branches, and promotes greater participation in banking activities among customers.



Conclusion

The literature suggests that internet banking has played a substantial role in transforming banking habits and made to address digital literacy, infrastructure, and cybersecurity to make internet banking more inclusive and secure.

Objectives

The current report will analyze the significance and impact of internet banking in promoting banking activities for the populace of India.

Accordingly, the report will essentially achieve:

- * Thorough assessment of the current status and penetration of internet banking services across various regions of India.
- * Identify and elucidate the benefits and advantages of internet banking for both customers and financial institutions in India.
- * To Investigate the factors causing consumer behavior and attitudes towards internet banking adoption in India. This entails studying the motivations, preferences, concerns, and barriers that affect individuals' decisions to embrace internet banking services.
- * Analyzing market trends and dynamics prevailing in the market, which shape the landscape of internet banking in India. This will include an examination of the strategies adopted by banks to promote internet banking, advances in digital banking technologies, and the regulatory frameworks governing online financial services.
- * To Evaluate the impact of internet banking on promoting various banking activities among the Indian population. This Evaluation will analyze how Internet banking facilitates account management, fund transfers, bill payments, loan applications, investments, and other financial activities.
- * Identifying the challenges and opportunities of internet banking in adoption and growth in India, there would be the question of digital competence, cyber security, infrastructure, regulatory compliance, and competition from non-traditionally classified financial service providers.

By achieving these objectives, the report is aimed at offering insights and perspectives into the part of internet banking in driving social and digital inclusion, as well as economic growth in India. An aspect of it will, therefore, provide guidance towards policymaking and strategic decision-making aimed towards effective and viable strategies disseminating and encouraging native embraces and utilization of internet banking services by the populace of India.

Research analysis

Sample Size: 100
Location: Respondents India
Research Method: Structured Questionnaire Survey

Table 1: Demographic Profile of Respondents

Age Group	Respondents	Percentage (%)
18-25 Years	35	35%
26-35 Years	30	30%
36-45 Years	20	20%
Above 45 Years	15	15%
Total	100	100%

Age-wise Distribution

Age Distribution of Respondents

Sample of 100 respondents.

Age Distribution of Respondents

Sample of 100 respondents.

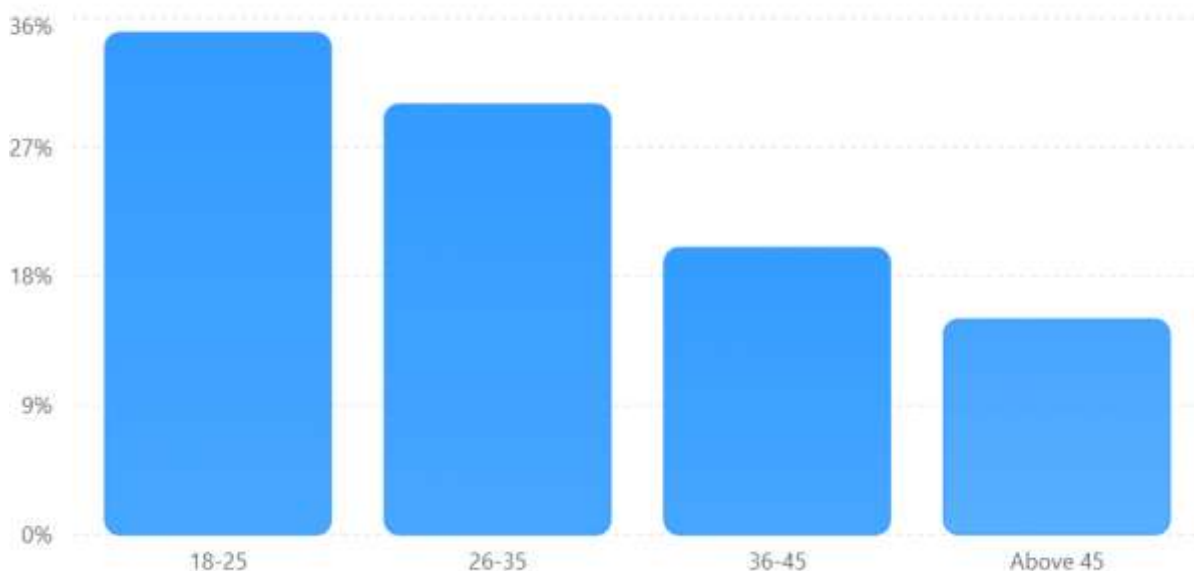


Table 2: Usage of Internet Banking

Response Respondents Percentage (%)

Yes	85	85%
No	15	15%
Total	100	100%

Internet Banking Users

Internet Banking Usage

Percentage of respondents using internet banking.

No

Yes

Internet Banking Usage

Percentage of respondents using internet banking.



● No ● Yes



Questionnaire

Section A: Internet Banking Usage

1. Do you have a bank account that offers internet banking services?

- Yes
- No

2. Do you use internet banking?

- a. Yes
- b. No

3. If yes, how frequently do you use internet banking?

- a. Daily
- b. Weekly
- c. Monthly
- d. Rarely

4. Which services do you use most through internet banking? (Select all that apply)

- a. Balance enquiry
- b. Fund transfer (NEFT/RTGS/IMPS)
- c. Bill payments
- d. Mobile/DTH recharge
- e. Opening fixed/recurring deposits
- f. Loan applications
- g. Others: _____

5. What device do you use for internet banking?

- Smartphone
- Computer/Laptop
- Tablet
- Other: _____

Section B: Perception and Impact

6. How easy is it to use internet banking?

- Very easy
- Easy
- Neutral
- Difficult
- Very difficult

7. How secure do you feel while using internet banking?

- Very secure
- Secure
- Neutral



- Insecure
- Very insecure

8. Has internet banking made your banking experience better?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

9. Do you think internet banking has increased your overall use of banking services?

- Yes
- No
- Not sure

10. Would you recommend internet banking to others?

- Yes
- No
- Maybe

Section C: Challenges and Suggestions

11. What challenges have you faced in using internet banking? (Select all that apply)

- Poor internet connectivity
- Lack of technical knowledge
- Security concerns
- Complicated interface
- Limited services
- Others: _____

12. What can banks do to promote internet banking more effectively?

- Conduct awareness programs
- Simplify the interface
- Enhance security features
- Offer incentives for online transactions
- Provide multilingual support
- Other: _____



CONCLUSION AND SUGGESTIONS

5.1 Conclusion

The present study, "**Analysing the Role of Internet Banking in Promoting Banking Activities among People in India**," aimed to examine the impact of internet banking on customer banking behavior, convenience, accessibility, and overall banking efficiency. The findings of the study indicate that internet banking has significantly transformed the banking sector in India by providing customers with quick, convenient, and secure access to banking services.

The analysis revealed that a majority of respondents use internet banking regularly for activities such as fund transfers, bill payments, balance inquiries, and online shopping transactions. The increasing adoption of internet banking demonstrates its growing importance in facilitating day-to-day financial activities. Customers prefer internet banking due to its convenience, time-saving nature, 24-hour availability, and ease of access.

The study also found a high level of customer satisfaction with internet banking services. Most respondents expressed positive opinions regarding the speed, efficiency, and user-friendliness of online banking platforms. These findings suggest that internet banking has contributed significantly to improving customer experience and enhancing the overall effectiveness of banking operations.

However, the study identified certain challenges associated with internet banking, particularly concerns related to cybersecurity, online fraud, data theft, and password hacking. Although banks have implemented various security measures, customer awareness regarding safe online banking practices remains essential.

Overall, the study concludes that internet banking plays a crucial role in promoting banking activities among people in India. It has increased financial accessibility, reduced dependency on physical bank branches, and supported the country's digital transformation initiatives. With continuous technological advancements and improved security systems, internet banking is expected to become even more influential in shaping the future of banking services in India.

5.2 Suggestions

Based on the findings of the study, the following suggestions are recommended:

1. Banks should strengthen cybersecurity measures to reduce the risk of fraud and data breaches.
2. Regular awareness programs should be conducted to educate customers about safe internet banking practices.
3. Banks should improve the user-friendliness of internet banking platforms to encourage adoption among elderly and less tech-savvy users.
4. Customer support services should be enhanced to resolve technical issues promptly.
5. Financial institutions should continue investing in digital infrastructure to improve service quality and reliability.
6. Special initiatives should be introduced to promote internet banking in rural and semi-urban areas where digital banking adoption is relatively lower.
7. Banks should regularly update their security systems and authentication processes to maintain customer trust.



5.3 Scope for Future Research

Future studies may focus on:

- The impact of mobile banking applications on customer satisfaction.
- Comparative analysis of public and private sector banks in internet banking services.
- The role of artificial intelligence and digital technologies in banking.
- Customer perception of cybersecurity in digital banking.
- Internet banking adoption in rural India.

5.4 Final Remark

Internet banking has emerged as a powerful tool for enhancing banking accessibility, convenience, and efficiency in India. The increasing acceptance of digital banking services reflects a positive shift toward a technologically advanced banking ecosystem. As digital adoption continues to grow, internet banking will remain a key driver of financial inclusion and economic development in the country.

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