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**IMPACT OF E-BANKING ON THE PERFORMANCE AND  
CUSTOMERS RELATIONSHIP OF BANKS***Dr. Ashok Tipparse*Head, Dept. of Economics,  
Degloor Mahavidyalaya,  
Degloor, Dist. Nanded**Research Paper - Economics****Introduction:**

The huge progress in information technology caused tremendous change in banking sector services to its customers. Huge developments in the technology of telecommunications and electronic data processing have further stimulated these changes. Automation has revolutionized financial a banking sector globally. Apart from baranch banking in the brick and mortar mode, click and order channels like internet banking , ATMs, tele-banking and mobile banking are now vogue. Customers can view the accounts, get account statements, transfer funds, purchase drafts by just making a few key punches. Availability of ATMs and plastic cards to a large extent make it necessary for customers going to branch premises. Smart cards with an embedded micro-processor chip have brought about revolutionary change. Electronic Data interchange is another development that has made its impact felt in the banking area.

E-banking is the term that signifies and encompasses the entire sphere of technology initiatives that have taken place in banking industry. E-banking is a generic term making use of electronic channels through telephone, mobile phones, internet etc, for delivery of banking services and products . It increases efficiency in the sphere of effective payment

and accounting system thereby enhancing the pace of delivery of banking services considerably. The banking industry has been considerably influenced by expansion of technology. Over the past decade, the internet has clearly played a critical role in providing online financial banking to the cyberspace is an inevitable development. E-banking creates unprecedented opportunities for the banks in the ways they organize financial product development, delivery and marketing via the internet. While it offers new opportunities to banks, it also poses many challenges such as innovation of IT applications, the blurring of market boundaries, the breaching of industrial barriers, the entrance of new competitors and emergence of new business models.

**Benefits E- Banking:**

E-banking helps us in overcoming the drawbacks of manual system, as computers are capable of storing , analyzing ,consolidating, searching and presenting the data as per the user requirements with lot of speed and accuracy. Number of benefits accrues to the various parties with the development of e-banking.

To the Bankers-

- 1) E-banking system helps in increasing profits.
- 2) E-banking provides competitive advantage with boundary less network to the banks.
- 3) Due to e-banking banks carry on business less with paper money and more with plastic money, have online transfer of funds, thus economizing on the cost of storage of huge stock of currency notes and coins.
- 4) By connecting with ATM and PO terminals, risk of cash overdraw can be eliminated in case of ATM credit and debit cards.
- 5) E-banking websites can act as a revenue earner through its promotional activities.
- 6) Customer can avail e-banking facility from anywhere, therefore saving the need not to invest more on building infrastructures.
- 7) Websites that offer financial convergence for the customer who will more frequently utilize the banking websites.

**To the Customers :**

- 1) E-banking provides 24 hours service to the customers for cash withdrawals



- from any branch.
- 2) Quick and steady access to information.
  - 3) Online purchase of goods and services and payments can be made for various purposes.
  - 4) The customer can view his account balance, can get a statement of his account, can apply for loans, check the progress of his investments, review the interest rates and collect other important information.

**To the Merchants, Traders etc-**

- 1) It ensures assured quick payment and settlement to various transactions made by the traders.
- 2) It provides the variety of services to the businessmen on par with the international standards with low transaction cost.
- 3) Cost and risk problems involved in handling cash which are very high in business transactions are avoided.
- 4) It leads to growth of global and local clientele base with the development of e-banking.
- 5) Other benefits include improved image, improved customer service, eliminating paper work, reduced waiting costs and enhanced flexibility.

**Objectives of the study:**

The objectives of the paper are

1. To Study the impact of e-banking on banking sector.
2. To know the promotional measures used by banks to promote e-banking.

**Impact of E-banking on overall performance of Banks :**

The overall impact of e-banking on the performance is positive, the profitability, efficiency get increased.

**Impact of E-banking on Bankers Customers Relationship :**

Due to e-banking the relation between bankers and customers get improved due to quick payment facilities which saves time and money of the customers can avail their accounts details on ATM, Mobile phones etc.

**Promotional Measure Used by banks to promote e-banking :**

Here ,bankers point of views are gathered with regard to promotional measures used by banks to promote e-banking i.e. print, internet, SMS, outdoor advertisement, television and radio. Responses regarding extent of knowledge provided by banks to customers for using e-banking services are considered.

**1.Choice of promotional media :**

Bankers rely mostly on print media.

**2. Banks providing knowledge to customers for using e-banking services-**

1. Banks provide some knowledge to customers through e-banking, SMS and Mobile banking.
3. Variation in technological knowledge.
4. Variation in business model.

**Conclusion :**

Regarding impact of e-banking the study indicates that e-banking helps in improving the relationship between bankers and customers. The bankers expressed confidence that such bonds would bring improvement in the overall performance of banks About different measures adopted by banks to promote e-banking, the study discloses that banks mostly resort to the use of print media followed by internet, SMS on mobile, outdoor advertisements and television.

In order to to make e-banking more popular, banks must separate their customers based on demographic priority and customize e-banking services as per their needs and requirements.

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