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Impact of E-banking on Employees Personal Development and Relations of State Bank of India in Nagpur Circle

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Abstract:-

The present research carried out with the aim to study the impact E-banking on Personal Development and Relations of State Bank of India Nagpur circle. The data pertaining to achieve information regarding E-banking was collected through customers and employees of State Bank of India Nagpur circle. Following conclusion is made on the basis of result of analysis of data collected from below mentioned respondents.

Introduction:-

Improvement and development of information technologies led to creating new software solutions within the banking area. Modern banking implies the application of information technologies with the aim to improve business and to provide all necessary services to the clients. In that way, the client of the bank is allowed to access and manipulate their accounts online.

Core banking (Centralized Online Real-time Electronic Banking) refers to the services of networked branches that allow to their clients to access their funds and to perform simple transactions from any place. In a broader sense, it refers to the exchange, upgrade and outsourcing core banking system integrated into the package of software applications for processing and posting the transactions, as well as managing the accounting processes. The basis of this system are deposits and loans. In order to ensure their clients these transactions, banks use core banking applications.



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Even though banks are effective financial units, they enter fierce competition when it comes to attracting new clients and retaining the existing ones. This is becoming more and more challenging but using the new technologies and the so-called “concentrated banking package” there is a possibility to provide services to the clients by fulfilling their spontaneous requests. In fact, the establishment of an integrated banking system becomes a necessity, not a choice. Numerous studies have pointed to the fact that banks recklessly increase their benefits by increasing the number of their most important customers making them fully satisfied with their services. On the other hand, customers are able to compare services of certain banks and to join the one that best suits their needs. Security, money transfer speed, simple use, reliability, and privacy issues are some of the factors that influence the customer to choose the bank.

The application of ICT in banking overcomes obsolete communication methods with their clients. First, this was the one-way communication in the form of delivery of basic information on the bank’s website for its existing and future customers, then this became a two-way communication in order to respond to the customer’s e-mails, but from the marketing aspect. Finally, presenting the concept of e-banking has meant a progress in the communication between the bank and the client because this way the client can perform banking transactions on the Internet from anywhere, without going to the bank branch office.

Table 1: Opinion of bank employee regarding impact of E-banking on HR policies of the bank

| HR Policies of the Bank | Frequency | Percentage |
|-------------------------|-----------|------------|
| Excellent | 10 | 10.0 |
| Very Good | 50 | 50.0 |
| Good | 30 | 30.0 |
| Fair | 10 | 10.0 |
| Poor | - | - |



| | | |
|-----------------|------------|-----------------|
| Total | 100 | 100.0 |
| Chi. Sq. | Df | Sig. |
| 44.000 | 3 | <0.05 |

Table 1 illustrates information pertaining to impact of e banking on HR policies of State Bank of India Nagpur. It is evident from the information that according to 50.0% employee e banking has best impact on HR policies, which is followed by good impact of e banking on HR policies (30.0%). Furthermore, according to 10% each employees there is excellent and fair impact of e banking on HR policies of the bank. The non-parametric chi square statistics showed that there is significant (Chi.Sq. = 44.000; $P < 0.05$) difference among employees of bank with respect to their opinion regarding impact of E-banking on HR policies of the bank.

Thus, it is evident from the above information that most of the employees of State Bank of India Nagpur feel best impact of e banking on HR policies.

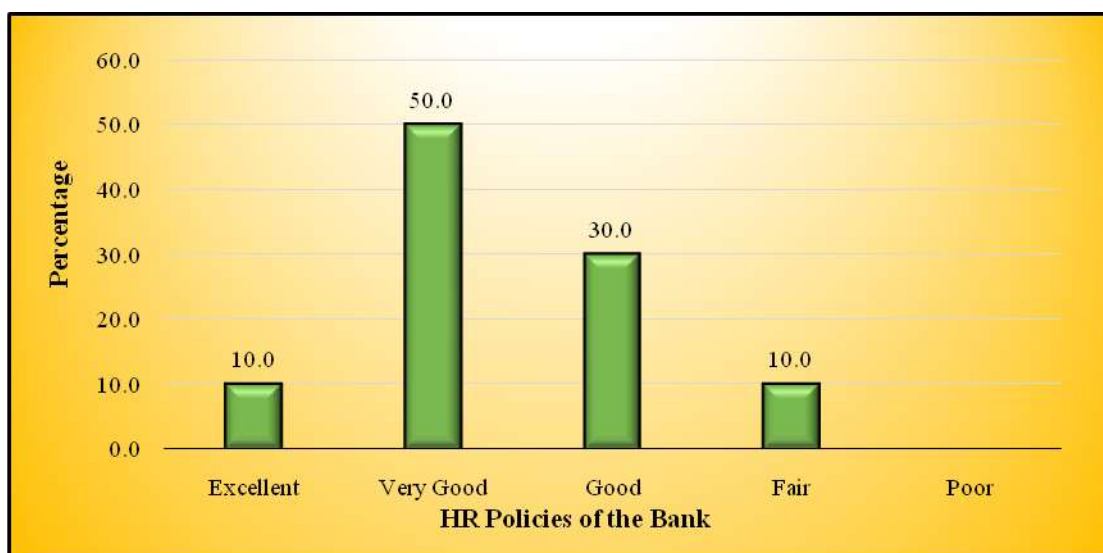


Fig. 1: Opinion of bank employee regarding impact of E-banking on HR policies of the bank

Table 2: Opinion of bank employee regarding bank environment after E-banking

| Environment after E-banking | Frequency | Percentage |
|------------------------------------|------------------|-------------------|
|------------------------------------|------------------|-------------------|



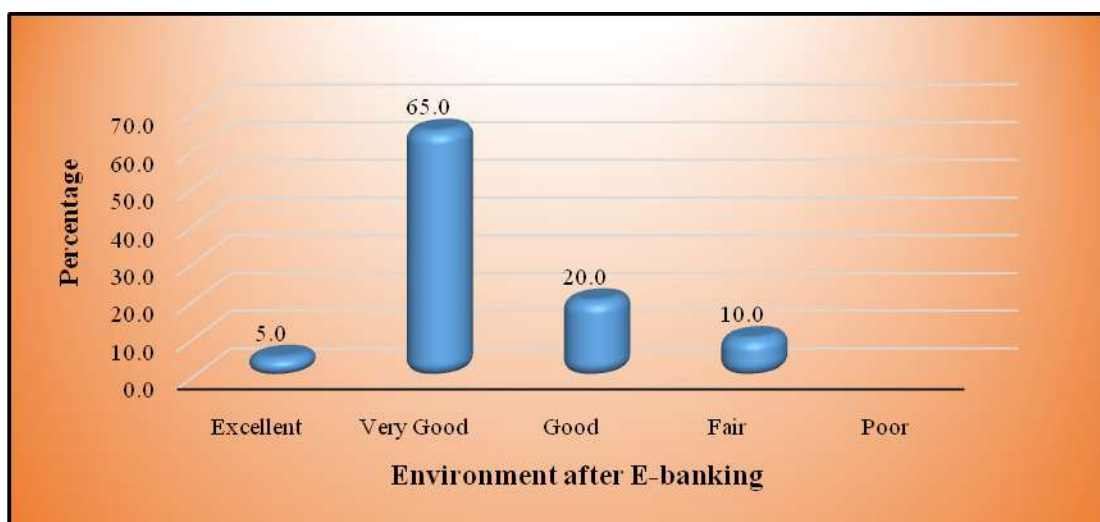
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| | | |
|-----------------|------------|-----------------|
| Excellent | 5 | 5.0 |
| Very Good | 65 | 65.0 |
| Good | 20 | 20.0 |
| Fair | 10 | 10.0 |
| Poor | - | - |
| Total | 100 | 100.0 |
| Chi. Sq. | df | Sig. |
| 90.000 | 3 | <0.05 |

Table 2 illustrates information pertaining to impact of e-banking on environment of State Bank of India Nagpur. It is evident from the information that according to 65.0% employees e-banking has best impact on environment, which is followed by good impact of e-banking on environment (20.0%). Furthermore, according to 10% employees there is fair impact of e-banking on environment whereas according to 5% employees there is excellent impact of e-banking on environment of the bank. The non-parametric chi square statistics showed that there is significant (Chi.Sq. = 90.000; $P < 0.05$) difference among employees of bank with respect to their opinion regarding bank environment after E-banking.

Thus, it is evident from the above information that most of the employees of State Bank of India Nagpur feel that e-banking has very good impact on environment.





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Fig. 2: Opinion of bank employee regarding bank environment after E-banking

Table 3: Opinion of bank employee about training provided through bank to employees

| Training to Employees | Frequency | Percentage |
|------------------------------|------------------|-------------------|
| Excellent | 20 | 20.0 |
| Very Good | 35 | 35.0 |
| Good | 30 | 30.0 |
| Fair | 15 | 15.0 |
| Poor | - | - |
| Total | 100 | 100.0 |
| Chi. Sq. | df | Sig. |
| 10.000 | 3 | <0.05 |

Table 3 illustrates information pertaining to impact of e-banking on training of employees of State Bank of India Nagpur. It is evident from the information that according to 35.0% employees e-banking has best impact on training of employees, which is followed by good impact of e-banking on training of employees (30.0%). Furthermore, according to 20% employees there is excellent impact of e-banking on training of employees whereas according to 15% employees there is fair impact of e-banking on training of employees of the bank. The non-parametric chi square statistics showed that there is significant (Chi.Sq. = 10.000; $P < 0.05$) difference among employees of bank with respect to their opinion about training provided through bank to employees.

Thus, it is evident from the above information that most of the employees of State Bank of India Nagpur feel that e-banking has very good impact on training of employees.



Fig. 3: Opinion of bank employee about training provided through bank to employees

Table 4: Opinion of bank employee about their knowledge upgradation

| Knowledge Upgradation | Frequency | Percentage |
|-----------------------|------------|-----------------|
| Excellent | 20 | 20.0 |
| Very Good | 60 | 60.0 |
| Good | 10 | 10.0 |
| Fair | 10 | 10.0 |
| Poor | - | - |
| Total | 100 | 100.0 |
| Chi. Sq. | df | Sig. |
| 68.000 | 3 | <0.05 |

Table 4 illustrates information pertaining to impact of e-banking on knowledge upgradation of State Bank of India Nagpur. It is evident from the information that according to 60.0% employees e-banking has best impact on knowledge upgradation, which is followed by excellent impact of e-banking on knowledge upgradation (20.0%). Furthermore, according to 10% employees there is good and fair impact of e-banking on knowledge upgradation. The non-parametric chi square statistics showed that there is significant (Chi.Sq. = 68.000; $P < 0.05$) difference among employees of bank with respect to their opinion about their knowledge upgradation.



Thus, it is evident from the above information that most of the employees of State Bank of India Nagpur feel that e-banking has very good impact on knowledge upgradation.

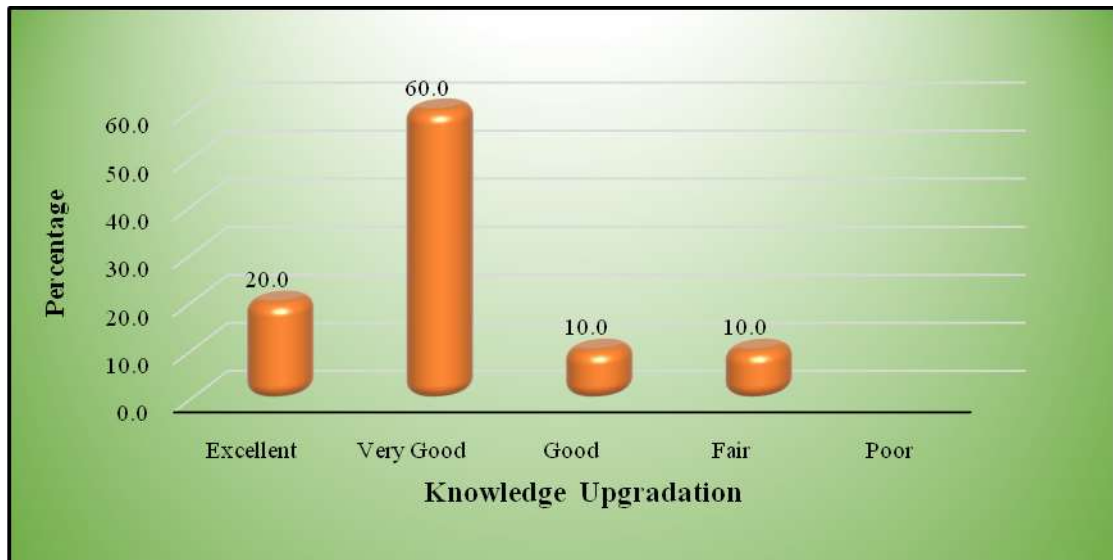


Fig. 4: Opinion of bank employee about their knowledge upgradation

Table 5: Opinion of bank employee regarding relationship between employee and customer

| Relationship between Employee and Customer | Frequency | Percentage |
|--|------------|-----------------|
| Excellent | 25 | 25.0 |
| Very Good | 65 | 65.0 |
| Good | 10 | 10.0 |
| Fair | - | - |
| Poor | - | - |
| Total | 100 | 100.0 |
| Chi. Sq. | df | Sig. |
| 48.500 | 2 | <0.05 |

Table 5 illustrates information pertaining to impact of e-banking on relationship between employee and customer of State Bank of India Nagpur. It is evident from the information that according to 65.0% employees e-banking has best



impact on relationship between employee and customer, which is followed by excellent impact of e-banking on relationship between employee and customer (25.0%). Furthermore, according to 10% employees there is good impact of e-banking on relationship between employee and customer. The non-parametric chi square statistics showed that there is significant ($\text{Chi.Sq.} = 48.500; P < 0.05$) difference among employees of bank with respect to their opinion about relationship between employee and customer.

Thus, it is evident from the above information that most of the employees of State Bank of India Nagpur feel that e-banking has very good impact on relationship between employee and customer.



Fig. 5:Opinion of bank employee regarding relationship between employee and customer

Table 6: Opinion of bank employee regarding relationship between employee and employee

| Relationship between Employee and Employee | Frequency | Percentage |
|--|-----------|------------|
| Excellent | - | - |
| Very Good | 65 | 65.0 |
| Good | 30 | 30.0 |
| Fair | 5 | 5.0 |
| Poor | - | - |



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| | | |
|-----------------|------------|-----------------|
| Total | 100 | 100.0 |
| Chi. Sq. | df | Sig. |
| 54.500 | 2 | <0.05 |

Table 6 illustrates information pertaining to impact of e-banking on relationship between employee and employee of State Bank of India Nagpur. It is evident from the information that according to 65.0% employees e-banking has best impact on relationship between employee and employee, which is followed by good impact of e-banking on relationship between employee and employee (30.0%). Furthermore, according to 5% employees there is fair impact of e-banking on relationship between employee and employee. The non-parametric chi square statistics showed that there is significant (Chi.Sq. = 54.500; $P < 0.05$) difference among employees of bank with respect to their opinion about relationship between employee and employee.

Thus, it is evident from the above information that most of the employees of State Bank of India Nagpur feel that e-banking has very good impact on relationship between employee and employee.



Fig. 6:Opinion of bank employee regarding relationship between employee and employee

Table7: Opinion of bank employee regarding guidance provided to customer by bank



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| Guidance to Customer | Frequency | Percentage |
|----------------------|------------|-----------------|
| Excellent | - | - |
| Very Good | 40 | 40.0 |
| Good | 60 | 60.0 |
| Fair | - | - |
| Poor | - | - |
| Total | 100 | 100.0 |
| Chi. Sq. | df | Sig. |
| 4.000 | 1 | <0.05 |

Table 7 illustrates information pertaining to impact of e-banking on guidance to customer of State Bank of India Nagpur. It is evident from the information that according to 60.0% employees e-banking has best impact on guidance to customer, which is followed by very good impact of e-banking on guidance to customer (40.0%). The non-parametric chi square statistics showed that there is significant (Chi.Sq. = 4.000; $P < 0.05$) difference among employees of bank with respect to their opinion about guidance provided to customer by bank.

Thus, it is evident from the above information that most of the employees of State Bank of India Nagpur feel that e-banking has good impact on guidance to customer.



Fig. 7:Opinion of bank employee regarding guidance provided to customer by bank

Table 8: Opinion of bank employee about promptness in providing service

| Promptness in Providing Service | Frequency | Percentage |
|---------------------------------|------------|-----------------|
| Excellent | 10 | 10.0 |
| Very Good | 40 | 40.0 |
| Good | 30 | 30.0 |
| Fair | 20 | 20.0 |
| Poor | - | - |
| Total | 100 | 100.0 |
| Chi. Sq. | df | Sig. |
| 20.000 | 3 | <0.05 |

Table 8 illustrates information pertaining to impact of e-banking on promptness in providing service in State Bank of India Nagpur. It is evident from the information that according to 40.0% employees e-banking has best impact on promptness in providing service, which is followed by good impact of e-banking on promptness in providing service (30.0%). Furthermore, according to 10% employees there is fair impact of e-banking whereas according to 10% employees there is excellent impact of e-banking on promptness in providing service. The non-



parametric chi square statistics showed that there is significant ($\text{Chi.Sq.} = 20.000$; $P < 0.05$) difference among employees of bank with respect to their opinion about promptness in providing service.

Thus it is evident from the above information that most of the employees of State Bank of India Nagpur feel that e-banking has very good impact on promptness in providing service.

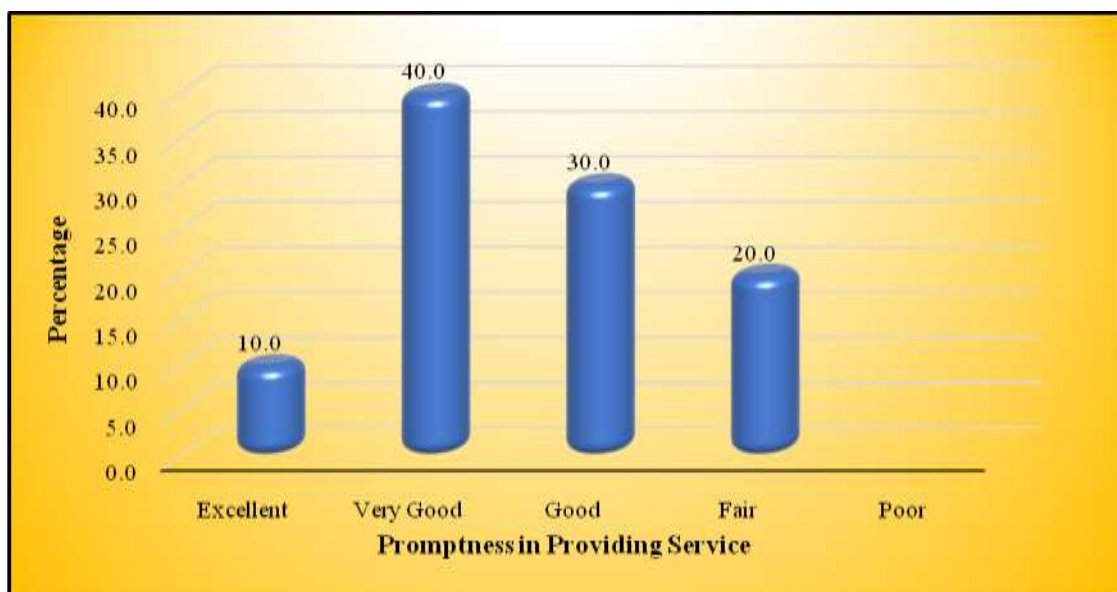


Fig. 8: Opinion of bank employee about promptness in providing service

Conclusion:-

There is reduction in processing time at very large extent due to e-banking. There is impact of e-banking on team performance at very large extent. There is impact of e-banking on minimization of cost at little extent. There is impact of e-banking on HR policies.

E-banking has very good impact on environment, training of employees, knowledge upgradation, relationship between employee and customer, relationship



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between employee and employee, guidance to customer, promptness in providing service.



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Suggestions and Recommendations:-

- Bank should trained their customers regarding e-banking services by organizing meetings and introductory summits.
- Bank should take efforts such as advertisement, telephonic conversations, pamphlet, e-mails, and visit to customer place form making customers aware regarding e-banking.
- Training regarding e-banking from authorized and reliable sources should be provide to bank employees.
- Bank should use quality software for providing e-banking services to customers.
- Bank should provide thorough knowledge regarding technology used for the e-banking to their employee
- Bank should provide enough training to the employee for handling automated transactions so that they should be confident while doing this.

Scope for Further Research:-

- The scope of the study should be broaden and similar study should be carried out for other nationalized banks also.
- Study the role of E-banking in financial empowerment of females and low income groups.
- To study the awareness about e-banking among customers of different socio-economic groups
- A comparative study of e-banking service provided by nationalized and private bank should be carried out.

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