

REVIEW OF THE LITERATURE ON THE ELECTRONIC BANKING ADOPTION: BANKERS PERSPECTIVE

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ABSTRACT

Electronic banking is changing the scenario of banking industry. Banking is now no longer confined to the branches where one has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. Banking is now anywhere banking at any time all due to internet banking. Providing electronic banking is increasingly becoming a "need to have" than a "nice to have" service. This research paper includes analysis of 150 questionnaires filled by bankers to analyse their perception towards adoption of electronic banking. It focuses on causes for the slow adoption of electronic banking as well as the constraints faced by bankers. It will also show the impact of e-banking on traditional services. Promotional measures by bankers to promote the adoption of e banking. He bankers are convinced that e-banking helps in improving the relationship between bankers and customers and that it will bring patent improvement in the overall performance of banks. So far as promotional avenues are concerned, print media is at the top.

KEYWORDS: *Electronic Banking, Bankers, Customers, Constraints, Internet Banking, India*