

# Trends and Developments of e-Banking in India

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## Abstract:

A strong banking sector is essential for the flourishing economy. The failure of the banking sector could have an associate adverse impact on alternative sectors. A powerful national economy is central to the target of strengthening the important economy and for its healthy and orderly growth. e-Banking is one amongst the non-financial services extent banking activities regenerate into electronic devices for all payments and receipts getting ready technical aspects. Banking services square measure straightforward and fast ways that of economic dealings exchange of demand draft, clearing system, RTGS is that the electrical device of technical strategies transfer of communication through on-line. The banking sector prepares the analysis of the finance to scale back the value of expenditure and management time management able to prepare effective strategies of electronic records. non-public sector banks fixing distinctive services of e-banking contribute very quality aspects of data technology sharing many-sided services in a very systematic manner. several banks quickly completed that they square measure an important range of consumers wish to do banking electronically.

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## 1. INTRODUCTION:

E-banking services square measure technical services exchange of data and financial transactions from bank to bank electronic ways in which converted the highest quality of services potential wealth of consumer. gift day purchasers square measure used e-banking payments on-line bill preparation ways in which to vary the work to extend client wants property of networks through effective quality management of e-banking services. Financial institution of India considers the implementation of the most recent schemes adoption all over the world linkage of electronic banking services creativeness of services to an everyday consumer. Banking institutions extent the internet works check and verify dealing and investigation of consumer inquiry to unravel the problems in net banking.

E-banking is that the progress of faster resolution promotes service quality dimensions of every moment transfer of economic and non-monetary ways in which of served among the banking and consumer relationship management day to day increasing e-banking services in monetary institutions. e-banking services square measure extraordinarily effective growth of consumer glad services every side of not only for the financial and collectively comprehensive growth of e-banking management. information technology is that the prime strongest development of internet banking through cash transactions each day modification new code adoption technically cut back the burden on work and improve services in successfully.

Banking in Asian country is typically fairly mature in terms of give, product vary, and reach-even although reach in rural India remains a challenge for the private sector and foreign banks inside the year 2007.

Throughout this era of the process, all the transactions of the business square measure completed through bank transactions only. Bank management (controlling role), bank promoting, quality of the management information (controlling role), installation of recent technologies, the innovation of banking product and services, competitive worth structure (controlling role), risk management (controlling role), prominence of the strategic springing up with (controlling role) and equity endowment.

#### **a) Banking sector reforms in post easement era:**

To create larger efficiency in banking operations, the "Narasimham Committee (1991) planned substantial reduction inside the vary of public sector banks through Mergers and Acquisitions (M &A)". The Indian economy has been recording spectacular growth rates since 1991. The year 1991-92 is that the year of outstanding initiatives taken by the govt.of India moving the various sides of the Indian economy. Considering matters throughout that the banking sector was inside the year 1990-91, a range of initiatives were taken by the financial institution of Asian country for up the efficiency of the banking sector and for a spot up the banking sector.

#### **b) Management Control Systems:**

Broadly, the inner system (MCS) refers to the look, installation, and operation of management springing up with and management systems. internal control systems got to be ready to develop, gather and communicate information to management at whole totally different levels inside the organization. Effective control systems got to encourage managers and employees to exert efforts toward attaining organization goals through a variety of rewards tied to the accomplishment of those goals.

#### **c) The idea and Task of Bank Controlling:**

Bank dominant suggests that their is sweet harmony among profitability, growth, and risk-taking factors. It embraces the fields of management, planning,

balance-income analysis, bank calculation, control, coordination, and organization.

#### **d) Main tasks and functions of bank dominant square measure the following:**

- i. Improving accounting system towards management accounting
- ii. **Designing (Planning)**– strategic designing and operative designing
- iii. **Plan-fact analysis** -cost analysis, gain analysis, risk analysis, expected future analysis.

#### **e) Information provision:**

Managerial data system development of coverage system with Associate in Nursing acceptable IT support. Enhancements in technology use innovations throughout a speedy speed in our normal of living. E-banking may be a quite banking, where funds square measure transferred through Associate in Nursing exchange of electronic signals between financial institutions, instead of the exchange of cash, checks, or totally different negotiable instruments

## **2. LITERATURE REVIEW:**

Yang, Whitefield and Bhanot (2005), E-Banking in Rural Area – Recent Trend and Development: A Case Study. This paper discusses recent trend and development of e-banking for small and community banks in rural areas through a case study. The applications of e-banking of several local banks in rural areas are investigated and examined. The research objective is to investigate the trends and level of prevalence of on-line banking focusing on some emerging issues and challenges.

This paper describes a case study of three such small local banks and their efforts in developing and operating their e-banking services. Both their successes and struggles discussed in this paper could provide some meaningful insights and serve as comparative examples (i.e., benchmarks) in evaluating the performance of e-banking operations, especially for those small and local community banks.

Lal and Saluja (2012), Undertook Study On E-Banking: The Indian Scenario, The objective of the present paper is to study and analyze the progress made by Indian banking industry in adoption of technology. The study is secondary based and analytical in nature. The progress in e-banking in Indian banking industry is measured through various parameters such as Computerization of branches, Automated Teller Machines, Transactions through Retail Electronic Payment Methods etc. Statistical and mathematical tools such as simple growth rate, percentages and averages etc are used. The paper also highlights the challenges faced by Indian banks in adoption of technology and recommendations are made to tackle these challenges. The paper concludes that in years to come e-banking will not only be acceptable mode of banking but preferred mode of banking.

Kani and Merlin (2013), focused on Issues and Challenges Faced by ATM Customers of State Bank of India In South Tamilnadu, This study aims at identifying the issues and challenges faced by customers. It was revealed withdraw in cash through ATM was very convenient and majority of the respondents had used ATM services regularly. The study has demonstrated that a considerable number of customers have access to this machine and are consequently utilizing them for multi-purpose transactions, despite its challenges and shortcomings.

The conclusion that may be reached here is that young people today are the drivers of emerging technology in a developing area. The well organized and planned performance of the SBI in the arena of ATM cards is clearly supported by this study.

Mohiuddin (2014), conducted study on Trend and Development of E-Banking: A Study on Bangladesh. The paper aims the concept of E-banking, explore the present scenario of online banking in Bangladesh, The online banking system of Different commercial Banks in Bangladesh, the major challenges of E-Banking. The paper focus on present, private & public banks of Bangladesh have taken various steps in E-

banking. This work has been conducted from the secondary data maximally. This article has drawn present trend & development of E-banking in Bangladesh. The paper concludes online banking has a few risk in this field but it has much advantage than negative aspects.

The future of electronic banking will be a system where users are able to interact with their banks “worry-free” and banks are operated under one common standard In Bangladesh.

Ibrahim, Shahid, Akbar and Ahmed (2015), study on Determining the Effect of Innovations for Mobile Banking Adoption in Pakistan, The objective of this research was to check the impact of innovations on adoption of mobile banking in Pakistan. The paper concludes innovation has positive significant correlation which means that new and most advanced technological innovations and different appropriate customer services like as ease of use and usefulness great influence on adoption of mobile banking in Pakistan.

Kombe and Wafula (2015), describes study on Effects of Internet Banking on the Financial Performance of Commercial Banks in Kenya a Case of Kenya Commercial Bank, the objective of the paper are the effect of cheaper internet connectivity on performance of banks, The effects of 24 hour e-banking to the overall financial performance of commercial banks, the effects of the ICT competence of the customers on the financial performance of banks. The target population comprised of 31 employees of KCB, The paper concludes From the study it can be found that the reduced internet costs lowers transaction costs which attracts potential customers to the bank.

Murali and Murthy(2016), Conducted A Study On E-Banking And Its Problems With Reference To Selected Banks In Chittoor Town, Andhra Pradesh, the aims to know how many customers are using electronic banking services sample banks, the operation of electronic banking by the respondents of

sample banks in the study area; and the problems of sample banks' customers while operating e-banking in the present study and on the basis of the findings made, offer some workable suggestion to better the services offered by the India banking system. The present study is based on primary data for analysis on a sample size of 150 customers of the sample banks in India. The study was carried out during January 2015 to December 2015.

Kashmari, Nejad and Nayebyazdi (2016) study on Impact of Electronic Banking Innovations on Bank Deposit Market Share, the paper focus on the Development and diversity of electronic banking services is one of the aspects of financial innovation of banks. The main purpose of this study is to evaluate this innovation, which needs a heavy cost in terms of money and time, on the share of each bank in attracting deposit as one of the most important goals and competitive tools of a bank. The results show that based on the Granger Causality Test, the number of ATM machines, POS, PIN pad, SWIFT system and amount of banking facilities provided by each bank, has causal relation in explaining the increase of the bank's share in attracting deposits, but the Market Share was recognized as the cause of the innovation.

Mathew Joseph, Cindy Mc Clure and Beatriz Joseph (1994), overviewed the use of technology in the delivery of banking services. They told us about the Importance-performance grid and results indicated that consumers have perceptual troubles with some aspects of electronic banking. And they also discussed about some strategic implications.

Dannenberg and Kellner (1998), in their study, over-viewed "The opportunities for effective utilization of the Internet with consider to the banking business". The authors evaluated that suitable application of today's cutting frame skill could make sure the success of banks in the reasonable market. They evaluated the services of banks via internet as websites provide stylish line of products and services at little price. The authors analyzed that transaction via internet decrease the risk of data loss to customers,

chance to cut down costs, higher flexibility for bank employees, re-shaping the banks' image into a modern and technologically leading institutes, etc. The researchers found that banks could move one step further by incoming into a planned alliance with internet service provider. So, the bank of tomorrow stands to be possible with today's technology.

Daniel (1999), in his research paper, described "e-banking as the latest delivery channel open by the retail banks in many developing countries". The aim of the study was to analyze the current terms of electronic services of most important retail banking organizations in the UK. The researcher through a survey found that 25% banks in the UK were those already providing e-banking services, 50% banks were testing or developing such services while 25% were not providing any e-banking services. Electronic channels, PC, digital TV and all these provide better convenience and services at minor price. To make services more flexible, customers should be provided maximum choice and convenience. Restriction and limitation within organization to manage the services and its market share or strong point were viewed as important to make a decision and operate the e-banking services.

Talwar (1999), examined the "IT Revolution in banking sector which had not only provided better service to the customer, but also reduced the operational cost". The author brought out that computerization of banks, introduction of Real Time Gross payment System, setting up of unlimited, Electronic Payment Products(such as Electronic Clearing Service) had ensured better resource management, systematic efficiency and substantially reduced inter- branch reconciliation entries. However fear of hacking, tampering of data, confidentiality maintenance were certain issues which pose threats on usage of electronic banking. The challenges in banking sector were manifold but still the constitution of National Payment Council by RBI and development of the included payment and settlement system was a step in this direction to remove the



obstacles coming in the way of using electronic banking.

Balachandher Krishnan Guru, Santha Vaithilingam, Norhazlin Ismail and Rajendra Prasad (2000), described the evolution of e-banking in Malaysia; they also told us about what are the developments in information technology and telecommunications which have set in motion an electronic revolution in the Malaysian banking sector. This in turn has resulted in new delivery channels for banking products and services such as the automated teller machines (ATM's), tele-banking and Personal Computer banking. They also describe about the various electronic delivery channels that were utilized by local banks and to assess the consumers' and also the reactions to these delivery channels.

Macklin et al. (2006), 12 survey 143 private and 84 public sector employees to assess any significant difference in their employees stress levels. They conclude that there is a significant difference between genders, i.e., female employees has greater stress than males but there is no significant difference between employees on the basis of sector.

D'Aleo, Stebbins, Lowe, Lees, and Ham(2007), 13 discover a sample of 105 private banks employees and 559 public sector employees to assess their respective risk profiles. They find that public sector employees face more stress than private sector employees.

Rashi Sawhney(2008), assessed the current status of developments in electronic banking (e-banking) and discovered that how it is different from conventional banking. He identified that emerging trends and risk management issues related to fast developments in the area of e-banking that are raising many challenges for both banks private and public bank and its supervisors.

Ganesan R and Vivekanandan K (2009), analysed that Internet banking has made our life more easier because now there is no need to do any bank for any transactions and any other activities like it enables to

transfer money to other accounts and checking current balance alongside the status of any financial transaction made in the account, We can also use some more types of facilities of online banking by sitting our home and we can use it at any time also.

Surabhi Singh and RenuArora (2011),described "A Comparative Study of Banking Services and Customer Satisfaction in Public, Private and Foreign Banks" various traditional and IT enabled banking services used by customers are studied in the Present paper. In addition, customer satisfaction was also calculated with various sizes. It is observed that cheque deposit and cheque clearance were the most common banking services used by the customers of all six banks. While the charges levied by the bank on different services were perceived higher by the customers in private and foreign banks in comparison to nationalized banks. A small number of respondents were using IT enabled services other than ATM. Security, lack of facility, improper awareness and so on were found to be the reasons for not using IT enabled services. The customers of nationalized banks were not satisfied with the employee activities and infrastructure.

Moushumi Datta (2010), described the emerging trends in Internet banking, and about ATM's, Credit cards and debit cards, and about Mobile phone usage, and the uses of online banking at 24 hours unrestricted competition amongst banks, Participation of Foreign investment, Increased presence and influence of foreign banks, and privatization of the banking sector.

N. Maheshwari (2011), 21 researched of comparative study on e-banking services between nationalized and private banks in Trichirapalli district (A study from customers' perspectives)

Arasadapraveela (2013), described the technology in banking – an impact study in the operations of public and private sector banks with reference to Andhra bank and ICICI bank – Vizag city. She has overviewed over technology trends in banking operations and she has also described about some

selected banks profiles, and the financial performance of Andhra bank and ICICI bank in pre and post e-banking era, and also told that what is the importance of the study in perceptions of customers and in perception of bankers also. Different views have been given by the researchers to the concept of electronic banking. The literature reviews delivered that e-banking services on banks' profitability have a negative impact in the short run because capital cost increased on account of electronic and technical infrastructure, but training their employees and also to make the environment where the banks can electronically operate easily, these services have a progressive or positive impact on the profitability of banks in the long run. In spite of the increasing significance impact of E-banking services, the research affecting to E-banking in Indian context has been restricted. It can be concluded that e-banking services are complementary to the current branch network and there is no substitute of it.

### 3. OBJECTIVES OF THE STUDY:

- a) To know the commencement of E-banking in Indian Scenario.
- b) To explore the state of affairs of on-line banking in Asian countries.
- c) To identify major challenges of E-Banking.
- d) To suggest the ways of promotion for information technology through web banking services in common.
- e) To offer suggestions to enhance info technology within the banking sector.

### 4. RESEARCH METHODOLOGY

The present study is especially supported by secondary information associated with E-banking. Secondary information and data have gathered from Books, Journals, analysis papers, etc. this study is descriptive in nature victimization secondary information. The secondary information was collected from numerous journals, magazines, newspaper connected websites and records of, etc.

### 5. SCOPE OF THE STUDY

Developments in data technology have given rise to innovations within the product & service coming up with and they are offered within the banking sector and finance industries, client services and satisfaction square measure they are the central purpose of all the efforts. one in every of the foremost vital areas of banking wherever data Technology includes a positive influence thus on substitutes for ancient funds movement services. With the arrival of on-line banking, electronic funds transfer and different similar products & services for funds transfer inside a fast time that was not possible many years ago. With networking and interconnection, new issues square measure going down associated with security, privacy, and confidentiality to e-banking transactions. Banks square measure enjoying a very important role within the economic development country. The economic development of a rustic involves investment in numerous sectors of the economy. The bank collects tiny savings from the general public for investment in numerous comes. Generally banking, the banks perform numerous agency works for they are customers and helps the economic development of the country.

The acquisition and sales of investment securities, equity & stock, creating payments, receiving subscription funds and an assortment of utility bills for the govt. department. Thus banks square measure saving the time and energy of they are busy customers. Bank conjointly arranges interchange for the business transactions of the client with different countries. The banking sector isn't solely aggregation funds however conjointly is a monetary guide to the client for the investment of they are cash.

### 6. RESULTS AND DISCUSSION

#### a) Electronic Banking:

Electronic Banking in easy terms means that it doesn't involve any physical exchange of cash, however, it is all done electronically, from one account to a different, using the Internet. Web banking is simply

like traditional banking, with one massive exception. You do not have to be compelled to move to the bank for transactions.

Instead, you'll be able to access your account any time and from any part of the planet, and do this after you have the time, and not for busy executives, students, and homemakers, e-banking could be a virtual blessing.

Electronic Banking is also referred to as web Banking is that the latest within the series of technological wonders of the recent past. ATM's, e-Banking, web Banking, Credit Cards, and Debit Cards have emerged as effective delivery channels for an ancient banking product. Banks grasp that the net discloses new horizons for them and moves them from native to international frontiers.

#### **b) Features of Electronic Banking:**

1. Creating the Payments of bills like electricity, phone bills, and mobile recharge.
2. It will read the balance of accounts and statements
3. Anywhere Banking notwithstanding where the client is within the world.
4. Balance inquiry, request for services, issue directions, etc., from anyplace within the world is feasible.
5. Anytime Banking—Managing funds in a period and most significantly, twenty-four hours every day, 7 days every week.
6. Convenience acts as an incredible psychological profit all the time.
7. Brings down “Cost of Banking” to the client over an amount of your time.
8. Online purchase of products and services together with on-line payment for constant.
9. The innovative theme addresses competition and presents the bank as technology-driven within the banking sector market

10. It introduces virgin & innovative banking products & services.

11. Reduces client visits to the branch and thereby human intervention

12. Inter-branch reconciliation is immediate thereby reducing possibilities of fraud and misappropriation

#### **c) Benefits of E-Banking:**

##### **A) To the Customer:**

- Anywhere Banking notwithstanding where the client is within the world. Balance inquiry, request for services, supplying directions, etc., from anyplace within the world is feasible.
- Anytime Banking—Managing funds in period of time and most significantly, twenty four hours on a daily basis, 7 days every week.
- Convenience acts as an amazing psychological profit all the time.
- Brings down “Cost of Banking” to the client over a amount of your time.
- Cash withdrawal from any branch / ATM
- Online purchase of products and services as well as on-line payment for a similar.

##### **B) To the Bank:**

The innovative theme addresses competition and presents the bank as technology-driven within the banking sector market.

Reduces customer visits to the branch and thereby human intervention.

Inter-branch reconciliation is immediate thereby reducing probabilities of fraud and misappropriation.

Online banking is a good medium of promotion of varied schemes of the bank, promoting tools so. Integrated client information paves approach for personalized and customized services. Users of web Banking Services square measure needed to top off the appliance forms on-line and send a duplicate of

constant by mail or fax to the bank. A written agreement is entered into by the client with the bank for the mistreatment of the net banking services. During this approach, personal information within the application forms square measure being control by the bank providing the service.

The contract details square measure usually one-sided, with the bank having absolutely the discretion to amend or supplement any of the terms at any time. For these reasons domestic customers for whom different access points like ATMs, telebanking, personal contact, etc. square measure out there, a square measure usually hesitant to use the net banking services offered by Indian banks. web Banking, as an extra delivery channel, may, therefore, be attractive/appealing as an added service to domestic customers. Non-resident Asian country for whom its expensive and long to access they are bank accounts maintained in India realize internet banking convenient and helpful.

#### **d) Wireless Banking, Online Banking or Internet Banking:**

Wireless banking/ on-line banking could be a delivery channel that may extend the reach and increased the convenience of web banking products and services. Wireless banking happens once customers access a monetary institution's network mistreatment cellular phones, pagers, and private digital assistants through telecommunication companies' wireless networks. It uses the net because the delivery channel by that to conduct banking activity, e.g.transferring funds, paying bills, viewing checking and bank account balances, paying mortgages, and buying monetary instruments and certificates of deposit.

#### **7. SUGGESTIONS:**

1. Private sector banks ought to extend the banking services among customers modification the knowledge technology in rural banks. client they're not any awareness regarding the electronic banking technology as a results of the explanation of basic

concepts of awareness of you could be a client in baking services.

2. E-banking is an device of ATM services timely recovery of consumer services improves the advanced technology got to be the pattern in public/customers. Banking institutions follow sure remedies to boost society and implementation of a recent technical methodology to stay up info information given clear instruction to customers.

3. Mobile banking is one unit banking that gives the data technical lacking log off is not straightforward alteration exchange of applicable code practice new technology services. the bulk banking sector clear offers the right pointers unit of measurement sharing further information through mobile-banking services.

Nowadays, the banking sector lacks security within the group action and anticipating whereas the association of transactions. Most customers feel that the timely immateriality of shoppers through on-line -networks. every activity extraordinarily performs the amendment of internet banking reveals on inclusive growth in consumer services.

#### **8. CONCLUSION:**

E-banking may well be a generic term for the delivery of banking services and merchandise through electronic channels, just like the phone, the net, the transportable, etc. The thought and scope of E-banking continuing to be evolving. It facilitates an honest payment and accounting thereby enhancing the speed of delivery of banking services considerably.

Although it might wish to enrich day by day but just a few of the banks use the acceptable risk management and measure techniques effectively. In on the point of the long run not entirely banks but, in addition, companies will have to be compelled to be compelled to adopt effective management techniques. Its analyzed that banks would really like a risk to be managed for effective mitigation and capital allocation. therefore on bring home the bacon a



bonus, banks got to develop an honest durable system and can in addition improve systems among that varied risks unit of measurement to be supportable.

## 9. SUGGESTIONS:

Although it would like to enrich day by day however just some of the banks use the appropriate risk management and mensuration techniques effectively. In close to the future not solely banks however, additionally, corporations can have to be compelled to adopt effective management techniques. It's analyzed that banks would like a risk to be managed for an effective mitigation and capital allocation. So as to achieve advantage, banks ought to develop a good sturdy system and will additionally improve systems within which numerous risks area unit to be significantly.

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