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A STUDY ON BANK EMPLOYEES' EFFICIENCY TOWARDS INTERNET BANKING

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ABSTRACT

Before the advent of computerised banking, the manual system of recording, storing, and retrieving financial data was in use. As the winds of change began to blow, the vast majority of banks, if not all, switched to using electronic banking (e-banking) for transactions. Currently, e-banking is quickly replacing traditional banking as the standard in India. Numerous compelling arguments have been presented in favour of this dynamic transformation in financial systems. One of them is the inherent advantage of e-banking, which encourages time savings and incredibly high levels of efficiency of bank employees in the speed at which financial activities are carried out, so improving the performance of banks. The correctness and dependability of this information are also benefits if exact facts are entered.

Keywords: internet banking, employee efficiency, productivity

INTRODUCTION

The financial sector is essential to trade, business, and industry. Today, the banking industry serves as the foundation of contemporary industry. Any nation's ability to develop rests heavily on its banking sector. The word "bank" is either derived from the French word "banque" or from the old Italian word "banca," all of which denote a bench or a money exchange table. When lending or exchanging money, European moneylenders and money changers in the past would pile up coins from various nations on benches or tables. A bank is a type of financial

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institution that deals with loans, deposits, and other services. It accepts deposits from people who wish to save money and lends money to people who need it.

The Indian banking industry initially concentrated on serving the domestic market at the time of nationalisation in 1969. The mobilisation of domestic savings, lending money to specific economic sectors, and getting funding to cover public deficits were all important parts of how banks helped countries achieve their policy objectives. Technology in Indian banking has improved substantially from the days of back-office automation. The solutions of today are integrated, centralised, and online. Without technology, services like contact centres, mobile and phone banking, or ATMs would not be possible. Ironically, rather than banks, most of those products rely more on technology. As soon as the Committee on Financial System's (Narasimha Committee, 1991) recommendations were put into practise, the banking industry began making extensive use of IT.

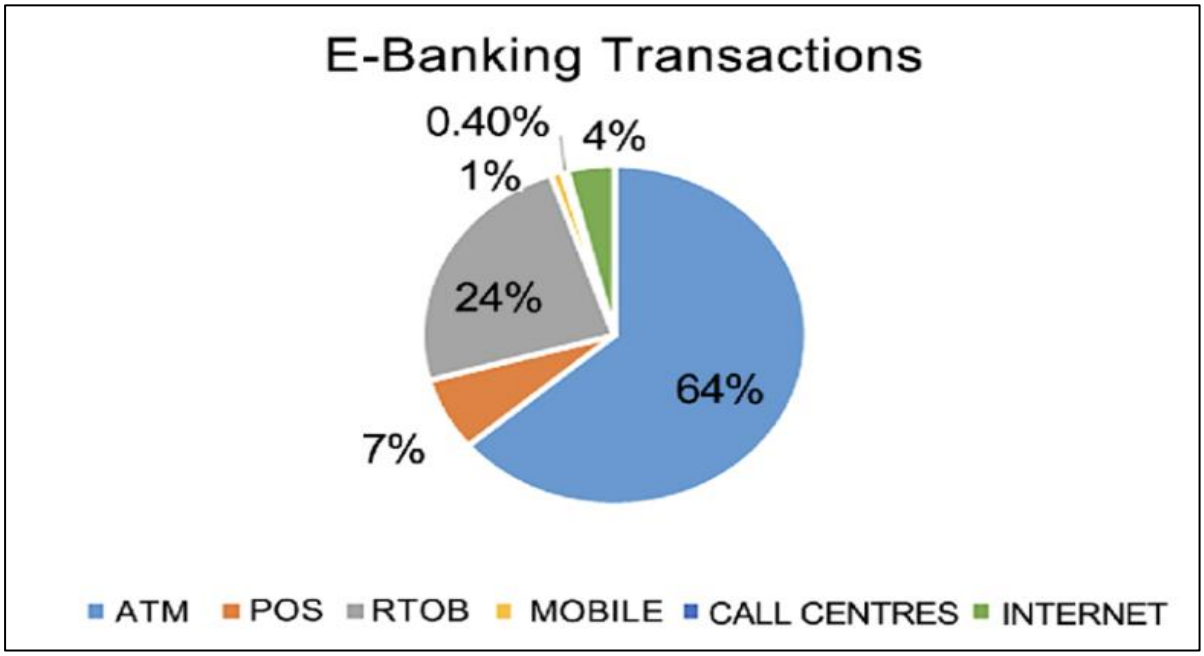

FIGURE: E BANKING TRANSACTION

Source: ***https://www.researchgate.net/figure/E-banking-service-composition***

E- BANKING

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Combining the words "Electronic" (which has a technological connotation) and "Banking," we get "Electronic Banking." By using this method, customers can do banking transactions online without going to a physical location. The ability for bank customers to conduct non-transactional duties via online banking seems beneficial because it allows for knowledge advancement, time savings, easier ATM debit and credit clearing, and a rise in consumer confidence.

Online banking is an electronic payment system that enables clients of financial institutions, such as retail banks, virtual banks, credit unions, or building societies, to make financial transactions via a website run by the institution. Other names for online banking include Internet banking, e-banking, virtual banking, etc. E-banking is defined differently by different writers; however, the following definitions best capture its essence:

- Banking is a combination of two, electronic technology and Banking.
- Electronic Banking is a process by which a customer performs banking Transactions electronically without visiting a brick-and-mortar institution.
- E-Banking denotes the provision of banking and related services through extensive use of information technology without direct recourse to the bank by the customer.

To withdraw money, place a cheque in the bank, or get an account statement, one must go in person. Any inquiry or transaction is handled online via real Internet banking at any time without involving a branch (anywhere banking). Offering Internet banking is less of a "nice to have" service and more of a "need to have." Because it is the most affordable means to provide financial services, net banking is now more of a norm than an exception in many developed countries. Many of the online banking services provided by different financial institutions share features and capabilities, but they also include some that are application-specific. However, the shared traits can be generally divided into the following groups:

- viewing account balances
- viewing recent transactions
- downloading bank statements
- viewing images of paid cheques
- ordering cheques books
- download periodic account statements

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- Downloading applications for M-banking, E-banking etc.
- Bank customers can transact banking tasks through online banking, including:
- Funds transfers between the customer's linked accounts
- Paying third parties, including bill payments and third-party fund transfers
- Investment purchase or sale
- Loan applications and transactions
- Credit card applications
- register utility billers and make bill payments

Some financial institutions also provide distinctive online banking features, like assistance with personal financial management and the ability to input data into online accounting programmes. Some online banking platforms offer account aggregation, which enables users to view all of their accounts—whether they are with their primary bank or other institutions—in one location.

INTERNET BANKING AND BANK EMPLOYEE EFFICIENCY NAD PRODUCTIVITY

The introduction of electronic transactions has resulted in a substantial evolution of the banking systems. The development of new automation technologies occasionally changes how corporate operations are carried out. The significant automated devices used in the banking industry include online and mobile banking, ATMs, and automatic teller machines (ATMs). Customers increasingly use automated gadgets to access real-time services.

For banks to improve service delivery and have the ability to handle the expanding client base, internet services are a must, according to ***Kamath et al. (2003).*** The introduction of automated services was made necessary by the rising demand for banking services combined with technology advancements, which significantly altered the processes and procedures of banking systems. The widespread usage of technology is contributing to the gradual extinction of the conventional financial system. Technology not only shortens the time needed to fulfil customer requests, but it also increases worker specialisation in the banking industry.

Nearly all banking industry participants, according to Camara et al. (2019), provide better client services. In addition to increasing productivity through automation, centrally managed

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branches also produce higher profits. The efficiency of financial services has increased globally as new items have been gradually added on top of conventional business practises. In order to boost productivity, cut manufacturing costs, and boost profitability, the banking sector must quickly adopt new technologies. In order to take advantage of the shifting information technology trends and improve customer service, banks have used technology-driven methods. The use of internet enables banks to benefit from advances in technology to raise employee productivity. Employee efficiency is a crucial indicator of a company's performance.

Numerous research has examined how online banking affects employee productivity, and the majority find a positive relationship. Research must be based on the banking industry in a particular area because the actual effects of internet banking vary from bank to bank. In light of this, a complex relationship exists between organisational success, particularly internet banking performance, and staff productivity. Better financial services result from efficient employees and internet banking. Therefore, in order to improve banking services, it is essential to understand employee efficiency and how the variables affecting the construct of employee efficiency interrelate and are influenced by technology.

REVIEW OF LITERATURE

With the aid of qualitative and quantitative analysis, ***Unninthan (2001)*** outlined "the effects of e-banking adaption on the banking industries in Australia and India. The study indicated that Australia has a strong foundation for the rise of e-banking, with 37.7% of the population eager to participate, especially in metropolitan areas because of the educated, young, working population with extra money. In contrast, India suffered with a mediocre infrastructure, low PC penetration, and wary rural consumers. However, e-banking was a successful tactical tool for banks in both countries to retain profitability in a competitive and tumultuous market.

Kaleem A. and Ahmad S. (2008) studied how bank employees in Pakistan saw the possible advantages and risks of computerised banking. According to the report, public bank employees with professional degrees view lowering transaction costs and reducing HR requirements as the two benefits of electronic banking that are most and least significant, respectively. Additionally, the authors noted that private bank personnel with master's or bachelor's degrees and fewer than 10 years of experience saw time savings and a reduction in inconvenience as the two main advantages of electronic banking. According to the empirical investigation,

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Pakistani bankers saw internet banking as a tool to minimise discomfort, cut expenses associated with transactions, and save time.

Machogu, A.M. (2012) looked into how Rwandan bank personnel felt about adopting and integrating change in the context of information and communication technology. The author also investigated how employees perceived adoption costs, innovation risks, and staff training. A sample of 353 bank employees in various managerial positions from 5 commercial banks were selected for this study's questionnaire data collection, out of which 274 are usable questionnaires have been recovered. This study focused on relationship-based, persistent research that identified the factors that compelled banks to use information technology. The statistical findings show that adoption costs, innovation risks, and staff training are all believed to have a substantial impact on commercial banks' adoption and use of information and communication technologies.

Sumra et al. (2011) They have provided new perspectives and scenarios for the retail banking industry in their research study. In addition to discussing the profitability of Pakistani banks specifically, this study also addresses the goods and services provided through an electronic medium, or E-banking. The data was gathered using the interview method. Managers of the banks were questioned for this purpose. The findings demonstrated that e-banking enhanced bank profitability and made it possible for them to quickly cover their costs and turn a profit. It was noted that banks have been taking customer literacy into account. Because of this, banks are not negatively impacted by consumer illiteracy, and they are also successful in achieving their primary goal of keeping customers.

Agboola.A. A (2003) In this study, the researcher looked at how employees felt about how information technology was being used in the banking sector and how that affected staff hiring and training. Data from six commercial banks in Lagos were gathered for this purpose via questionnaires. There were 48 replies overall. Oral interviews were also utilised in the investigation. Data were analysed using percentages, the mean, and the standard deviation. The adoption of information technology in the banking business has been determined to have an impact on personnel requirements, according to the respondents. There was also evidence of employee layoff anxiety. However, they believed that periodic staff training and re-orientation made the personnel competent of using e-banking. Some of them believed that automation made the work less difficult and more interesting rather than complicating it.

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Callaway et al. has highlighted that increasing the market objective, broadening the product line, and decreasing transaction costs are anticipated to be the three key profits that Internet banking will carry out to improve banks' profitability. It is noted that offering Internet banking will allow banks to cover a large geographic area with a small number of physical brick and mortar branches, though it is possible that market targets and the demanding determinant for the improvement of Mathematical Problems in Engineering employee performance will be developed by Internet banking.

Another study by ***Beck et al.*** demonstrated that a variety of financial innovation indicators, which include both general principles and specific breakthroughs, are associated with both a faster development of banks and a larger degree of bank fragility and subpar performance during the recent crisis. -They reasoned that financial growth is directly influenced by monetary development, and that higher development is also associated with countries and projects that have better development prospects.

VS Rama Rao (2010) has suggested that in light of the evolving workplace, where manual labour is increasingly being replaced or, worse, duplicated due to technology, educating individuals for certain tasks becomes important. Technology training can at least guarantee that a worker can complete his task more effectively. An employee of a bank who interacts with customers online might develop improved abilities to help them perform their jobs more effectively.

P. Akilandeswari and Jayalakshmi (2014) have claimed that training and development are ongoing processes that work to raise employee standards in their key study of the efficiency of training in Indian banks.

Uppal R.K. (2010) studied how mobile banking is used in the Indian banking industry. The analysis concludes that ATMs are the most effective e-channel out of all of them. However, new private sector banks and foreign banks, where over 50% of typical branches offer m-banking services, have a stronger presence for mobile banking than public or traditional private sector banks. E-banking customers are the most common in these institutions, which helps their net profitability and the amount of business created per employee. International banks lead the pack in terms of providing m-banking services, followed by new private sector banks, and they also do much better than other groups.

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Nyaribo (2015) examined the connection between employee productivity and e-banking. They came to the conclusion that automated teller machines, internet banking, and mobile banking all have an impact on worker productivity. The two variables are nonetheless favourably connected despite their poor correlation. Internet banking's value coefficient in relation to worker productivity was 0.7. The upshot is that a unit increase in online banking and electronic cash transfers resulted in a significant boost of employee productivity of 0.6 and 0.7 times, respectively. Internet banking and electronic financial transfers so have a good relationship with employee productivity. These findings show a link between Internet banking and improved employee efficiency and productivity.

RESEARCH OBJECTIVES

- To study the impact of internet banking on efficiency of bank employees
- To examine the challenges of internet banking in Indore

HYPOTHESIS

H01: There is no positive impact of internet banking on efficiency of bank employees

RESEARCH METHODOLOGY

The study was done to determine how bank employees felt about how effectively the use of internet banking influenced their performance. The research paper is exploratory and descriptive in character, drawing conclusions from bankers' perceptions. The targeted group was made up of managers and staff members who had been employed by the bank for over 10 years since they were more knowledgeable about internet banking.

The primary sample method employed by the researcher was simple random sampling. Each member of the population has an equal chance of selection using this strategy. Through personal interviews with bank managers and a pilot study involving 40 bank employees who were working at various operational levels, the research questionnaire design was pre-tested and revised. To each commercial bank being evaluated, at least four surveys were sent. To each commercial bank being evaluated, at least four surveys were sent.

The banks that were picked were chosen because, compared to other banks, they offered more lively internet banking services for client service. For the study sample size was 100

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respondents. Respondents were given a choice to include or omit their names from the questionnaire, and they were promised that the anonymity of their answers would be maintained. Method of Convenience sampling was used to select the Sampling units from which information was collected.

DATA ANALYSIS AND INTERPRETATION

In the data analysis, descriptive and inferential statistics were used. Descriptive statistics were specifically employed to examine the demographic traits of the research participants. On the other hand, Section B question analysis used inferential statistics. Furthermore, Reliality, Factor Analysis and Pearson correlation was used to emotional intelligence and the employee performance in selected banks.

Reliability Statistics

Cronbach's Alpha	N of Items
.917	23

The Cronbach alpha reliability coefficient value for the scale was .925 for 23 items that was above the recommended value 0.70 which showed that the instrument used for data collection was a reliable instrument.

Table 1 Demographic Profile

Variable	Category	Frequency	Percent
Gender	Male	45	45
	Female	55	55
	Total	**100**	**100**
Age	Below 30	9	9
	30-40	1	1
	40-50	27	27
	Above 50 years	3	3
	Total	**100**	**100**

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Educational Qualification	UG	46	46
	PG	54	54
	Total	**100**	**100**
Designation Level	Senior/Manager	24	24
	Officer Level	36	36
	Executive level	24	24
	Clerical Level	16	16
	Total	**100**	**100**
Working Experience	Less than 5 Years	11	11
	5-10 Years	66	66
	10-15 Years	22	22
	More than 15 Years	1	1
	Total	**100**	**100**
How long has your bank been providing Internet Banking?	Less than 5 years	21	21
	More than 5 years	79	79
	Total	**100**	**100**
How frequently do you update your website?	Daily	17	17
	Weekly	35	35
	Monthly	14	14
	After every update	34	34
	Total	**100**	**100**

Objective 1 To study the impact of internet banking on efficiency of bank employees

Model Summary

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Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.601[a]	.815	.731	.60794
a. Predictors: (Constant), Internet Banking				

Interpretation The Study findings indicate relationship between consumer ***Internet Banking*** and **Employee Efficiency**. The R value 0.601 reveals high correlation. The R^2 value 0.815 indicates that Internet Banking contributes about 81.5% of the variation in employee efficiency. Whereas the other factors contribute 18.5 % in influencing employee efficiency.

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.031	1	8.031	21.729	.000[b]
	Residual	36.220	98	.370		
	Total	44.251	99			
a. Dependent Variable: Employee Efficiency						
b. Predictors: (Constant), Internet Banking						

Interpretation The F-ratio in the ANOVA table tests supposing the on the whole regression model is a good fit for the data. The table reveals that the independent variable Internet Banking**,** statistically significant predicts the dependent variable Employee Efficiency, F =21.729, p < .000 which is less than 0.05 and indicates that overall the regression model statistically significant and predicts outcome variable. Hence the regression model is a good fit for the data

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.662	.274		9.717	.000

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Internet Banking	.696	.149	.601	4.661	.000
a. Dependent Variable: Employee Efficiency					

Interpretation The above table represents model for Internet Banking ***and*** Employee Efficiency. The coefficient to predict dependent variable based on dependent variable(s) and t values is 4.661 which is higher than the threshold value of 1.96 and significant value showed is less than .05, hence model is significant at 5% level. Thus, we accept null hypothesis and it is inferred there is linear relation between Internet Banking and Employee Efficiency. Hence, analysis results are positive.

We can write estimated model equation as:-

Y (Employee Efficiency) = 2.662(Constant) + 0.696(Internet Banking)

Objective 2 To examine the challenges of internet banking in Indore

There are obstacles to digitalization on both business and customer ends as discussed below

1. Security represents the main obstacle from the bank's perspective.
2. Banks are suffering financial losses as a result of ATMs and websites.
3. From the viewpoint of the customer, awareness, education, and acceptability were recognised as issues that need to be resolved. Bankers believe that in order to overcome these difficulties, the banking industry will need government assistance.
4. Massive technology companies like google and amazon are a serious threat to banks since they offer superior digital offerings. They must continually improve their products to meet this challenge and make them more user-friendly.

- The researchers found no evidence of a gender influence on the respondent's responses. But there were considerable variations in the opinion. Based on the age and professional experience of the personnel. If there was a statistically significant difference in the responses of employees with varied ages and work experiences but the sample size was too small to test.

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- According to some respondents, larger banks benefited more from internet banking than smaller ones because of their extensive customer bases. Private and foreign banks, which outperformed public sector banks in terms of the percentage of users of internet banking to all customers, saw superior outcomes from digitalization even among big banks.

- In the early years of digitalization, bank personnel were wary of technology out of concern for their jobs. In recent years, acceptance has increased among both employees and customers.

- The amount of manual labour has decreased, and errors have gone down as a result of automated operations. Although employee workload has not decreased over time, digitalization has transformed the nature of that workload.

FINDINGS AND DISCUSSIONS

On the basis of findings of regression analysis it has been observed that internet banking have improved efficieny of bank employees in terms of money, labour, time and thus **$H0_1$** has been accepted. They also mentioned that their clients may send SMS messages to request account balances, bank statements, and bill payments. Shelar and Kumar (2019) analysed the impact of digitalization in the form of Electronic Payments Volume Growth on working capital of Kotak Mahindra bank.

They discovered that while online banking has decreased personnel, paper work, and improved transparency, it has also increased costs (both fixed and ongoing maintenance costs). Additionally, they came to the conclusion that, in the short term, digitization will have no direct impact on profitability and efficiency. According to VS Rama Rao (2010), educating entities for specific activities is crucial in light of the evolving workplace, where technology is increasingly replacing manual labour or, worse yet, duplicating it. Technology training can at least guarantee that a worker can complete his task more effectively. An employee of a bank who interacts with customers online might develop improved abilities to help them perform their jobs more effectively.

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CONCLUSION

The internet banking system is undeniably more efficient in terms of financial efficiency. It cuts down on expenses for all the bank, the employees and the customer. From the perspective of the customer, the biggest financial benefit is the decrease in transportation costs. However, many find the services provided by internet banking to be quite helpful. The advantages are a result of the functional time and quick service delivery (Broderick et al., 2002). As technology develops, internet banking services are becoming more and more popular and comfortable, however there are security issues. Steps should be done to enhance security when technology develops as well (Gerrard and Cunningham, 2003).

LIMITATIONS

1. Response bias cannot be completely ruled out because this study relied on a self-report questionnaire.
2. Results may not be applicable to individuals residing in other parts of India because the sample was drawn from Indore.

RECOMMENDATIONS

The nature of this study was exploratory and qualitative. Using empirical data from the banking sector, future study on the effect of internet banking on bank profitability can be carried out. The impact of various variables on bank profitability can be evaluated, including ATM usage, web-based transactions, return on investment, point-of-sale transactions, etc.

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