

E-Banking Need and Benefits in Indian Economy and Current Financial Innovations in E-banking in India

Archana Salim

Research Scholar, Annamalai University

Corresponding Author: Archana Salim archanavijesh8@gmail.com

ARTICLE INFO

Keywords: Banking, Economy, Banking Services, Digital

Received : 03 October

Revised : 13 October

Accepted: 23 October

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ABSTRACT

A strong banking sector can be termed as lifeline of an economy. It is one of the fastest growing sectors in India. Because the future of banking will be driven by major technological changes and will transform drastically. The future of Banking is 'Digital'. The covid -19 pandemic has re-designed our lives in terms of how we work, how we shop, even how we bank and this has led to major change in customer behaviour. This paper focused on the importance of e-Banking ,although e-Banking system provide us with easy access to banking services, they have introduced new business challenges .This paper enlightens the knowledge light on new innovations in banking sector.

INTRODUCTION

In today's era of information and technology an economy cannot achieve the target of sustainable development by following traditional banking method. So it has become mandatory for developing country like India to increase automation in banking industry. The transformation from traditional banking started from use of automatic teller machine (ATM), direct bill payment, electronic fund transfer (EFT). The revolutionary online banking is being accepted by the customers with growing awareness and education. E- Banking is a process of banking services and products through electronic channels such as telephone, internet, cell phones etc.

Today many people are moving towards e-banking as buy its use it become easy for customers to manage their account from an place and at any time and this charge very nominal cost. it is not wrong to say that e-banking is one of the most popular and latest technological wonder in field of banking which has given a banking sector a new dimension for growth. E-banking has helped the banking industry in several new ways but the biggest advantage that it has imparted to this sector in developing countries especially country like INDIA is related to improving customer relations. In India e- banking was introduce in 1991 instantly after the recommendations of Narsimham Committee.

The introduction of IT in banking sector of India made banking more reliable and sophisticated, now because of e- banking the remote areas of India are also connected to all banks branches even though they are in metropolitan cities. According to expert studies by 2020 average of India will be 29 year and these young Indian consumers are entirely base on internet banking. Therefore Indian banks are in desperate need to do innovation and provide Indian consumers a world class internet banking capability. The present paper mainly focused on the need of innovation in India in field of e-banking and also try to put light on the available benefits, opportunities and current challenges faced by banking sector to boost up E-banking in India

THEORETICAL REVIEW

E-banking include: customer acceptance and satisfaction, privacy concerns, profitability, operational risks, and competition from nonbanking institutions (Boss et al., 2000; Smith, 2006; Hwang et al., 2007; Shin, 2008). According to Boss et al 2000, Smith 2006; Hwang et al 2007; Shin 2008 they said that E-banking include customer acceptance and privacy concerns, profitability, operational risk, and competition from non banking institutions.

Simpson (2002)suggests that e-banking is driven largely by the prospects of operating costs minimization and operating revenues maximization. Accordi ng to Slimpson E-banking minimises operating cost and operating revenue maximization. Karjaluo to (2002) electronic banking is a construct that consists of several distribution channels. According to Karjaluo to it includes various distribution channels.

DeYoung (2005) analyze the performance of Internet-only banks versus the brick and mortars in the US market and find strong evidence of general experience effects available to all start-ups. De Young analysis internet banking gives a strong evidence of general experience effects available to all start ups. (Smith, 2006). For the past two decades, the banking sector has chosen a new service channel based on the progress of information technology According to Smith 2006 banking sector has chosen a new service channel with the help of information Technology

The adoption of new IT applications is influenced largely by factors related to overall organizational attitudes and culture as well technical and infrastructural elements Shah.M and Clarke.S. (2009). According Shah.M and Clarke.S. (2009) to The adoption of new IT Applications will influence all organizational attitudes and culture as well as infrastructure elements .

A more recent e-banking development is wireless internet applications of banking sometimes called m-banking (mobile banking) (Choi et al., 2006; Scornavacca and Hoehle, 2007). With the combination of two most recent technological advancements – internet and mobile phone, a new service (mobile data service) is thus enabled and 118 J. Yang and K.T.Ahmed the first such wireless internet commercial transaction is performed by the banking industry (Barnes and Corbitt, 2003).

METHODOLOGY

The present study is descriptive in nature. The secondary data has been used for the study It is collected from RBI (Reserve Bank of India) bulletin, annual reports of RBI and, Report on trend and progress of banking in India, various reputed journals, newspapers and websites of RBI.

E-Banking

The usage of e-banking by the enterprises came into existence in mid 90's. e banking came into existence in greater numbers because of low operating costs. First it is in the form of ATM's and phone transactions. Recently it transformed to internet a new channel between customers and banks which benefits both. The main aim of e-banking services is to provide the customers a much faster services with low cost. From the last twenty years, banking sector has chosen a new method of banking based on the progress of information technology. In addition to these customers, transaction and communication abilities are fastened based on information technology. The progress of electronic banking started with use of automatic teller machines and afterwards it developed to online banking. In the future it will be done in mobile phones (wap-enabled). Anyway online banking continues to be the best for financial transactions.

Main advantages are as follows: It saves time spent in banks, It provides ways for international banking, It provides banking throughout the year 24/7 days from any place have internet access, It provides well-organized cash management for internet optimization, It provides convenience in terms of capital, labour, time all the resources needed to make a transaction, Taking

advantage of integrated banking services, banks may compete in new markets, can get new customers and grow their market share.

It provides some security and privacy to customers, by using state-of-the-art encryption and security technologies. Electronic funds transfer means computer systems are used to perform financial transactions electronically. The EFT is used for electronic payments and customer initiated transactions where the cardholder pays using credit or debit card. The transaction types are, Withdrawal, deposit, interaccount transfer, inquiry, administrative transactions that covers non financial transactions including PIN change. Electronic Fund Transfer transactions needs authorisation and a means to match the card and card holder. EFT transactions require the cardholder's PIN to sent online in encrypted form for validation by the issuer of the card. Other information may include the card holders address or the CVV2 security value printed on the card. Electronic funds transfer transactions are activated during e-banking procedures. The different methods of e-banking are: Online banking, Short message service banking, Telephone banking, Mobile banking, Interactive -TV banking".

Online Banking

Online banking also called as internet banking, allows the customers to use all the banking services from a computer which has internet access. The customer can perform financial transactions on a secure website operated by the bank. Online banking offers features such as bank statements, loan applications, funds transfer, e-bill payments and account aggregation allows customers to monitor all their accounts in one place.

Telephone Banking

Telephone banking is a service provided by the banks which provides customers to perform transactions on phone. All the telephone banking systems uses automated answering system with keypad response or voice recognition capability. To prove their identity customers must provide a numeric or verbal password or answering the questions asked by the call center representative. In telephone banking customer can't withdraws and deposits cash but can do all the other transactions. Mostly there will be a customer care representative to which the customers speak, although this feature is not guaranteed. The customer care representatives are trained to do what are available at the branch like chequebook orders, address change, debit card replacements.

Sms Banking

SMS banking is a service permitting banks to do selected banking services from the users mobile by the sms messaging. SMS banking services have push and pull messages. Push messages are sent by the banks for alerting customer about new offers, marketing messages, alerts to events happening in customer's account such as large amount of withdrawals from ATM or credit card etc. Pull messages are those that are sent by the customer to bank for having some information or to perform a transaction in their account. Examples include account balance enquiry, requesting for current exchange rates and for new offers

that are launched. The customer has a choice to select the list of services he needs to be informed. This can be done by integrating to internet banking or speaking to the customer care representative of the bank call centre.

Interactive -TV Banking

Interactive TV is a service that allows users to interact with TV content as they view it. It is also called as iTV or idTV. If the customer subscribes to a cable television service, some banking facilities like balance enquiry, funds transfer between accounts, bills payment are made available all the way through TV. Most of the major banks in UK have experimented banking services through cable and satellite TV companies.

RESULTS

Current Scenario of Internet Banking / E- Banking in India

In the entire Indian banking system, Electronic Banking has turned emerged as an important part. The concept of e-banking is of to some extent latest origin in India. Traditional model of banking i.e. branch based banking was widespread till 1990s, and after that non-branch banking services began. IT Act, 2000, was created by government of India with effect from the 17th October 2000. A Committee was laid down to study various aspects of Internet banking. The committee had paid enough consideration on three most important areas of Internet banking, Security issues, legal issues and regulatory issues. Recommendations and guiding principles of Working committee was acknowledged by Reserve Bank of India and accordingly plans were issued to banks to employ internet banking in India

Need and Benefits of E-Banking

Banking has witnessed many innovations in last 3 decades and one of the major among it is e-banking which was result of information and technological revolution. These IT revolutions changed the entire working of banking sector as e-banking gave birth to new type of financial services which was created by the intersection of traditional retail financial services with the internet. E-banking provides provision of performing basic banking services or transaction through web.

These services include: Checking and savings accounts, consumer loans and mortgage financing, Credit and debit cards, Private banking services. Introduction of e-banking made banking very convenient and time saving. Main focus of e-banking is to provide a customer with convenient and secure methods of doing online financial transactions like automatic deposits, automatic bill payments from their bank account, getting online loan and many more.

Current Financial Innovations in E- Banking Indian Banking Sector

Introduction of innovation in banking sector gave birth to new product design, various methods of doing online financial transaction and different electronic systems. All this gave a most popular name to today's banking system which is Innovative banking. Innovation banking mainly stresses on customer convenience and customer satisfaction. The main reason behind bringing innovation in current banking system was to provide customer with better services with help of technology and in this race of technology development internet served as the foundation stone for innovation banking.

As after the introduction of internet in banking sector a drastic changes were observed like higher efficiency, control of operations, reduction in cost because of replacement of paper based and labour intensive methods by automated processes lead to higher productivity and profitability. The need of innovations in Financial sector was felt due to the various challenges that were prevailing in the traditional banking system and after the introduction of innovation in banking products and services these challenges were overcome and this entirely changed the banking philosophy

Automated Teller Machines (ATM)

ATM is known as an automated teller machine or automatic teller machine. In simple sense it is an electronic computerized telecommunications device that allows customers to complete financial transaction like cash withdrawals or cash deposit by using their ATM cards and report of the account's balance can also be received that too without the aid of any bank branch representative or teller. In simple words, it is simple to use self service solution.

Tele Banking

Telephone banking is second type of e- banking innovation as this service facilitates the banks customer to perform a range of financial transactions over the telephone, without visiting any bank branch or automated teller machine. Moreover the timing of Telephone banking is much longer than branch timing, and even some of the financial institutions offer 24-hour service for their customers.

Smart Card

A smart card is also known chip card, or integrated circuit card (ICC) it is a pocket sized plastic card that has embedded in form of computer chip. The microprocessor is under a contact pad on one side of the card. Think of the microprocessor as replacing the usual magnetic stripe present on a credit card or debit card. The microprocessor on the smart card is there for security. The host computer and card reader actually "talk" to the microprocessor. The microprocessor enforces access to the data on the card. The chips in these cards are capable of many kinds of transactions like cash withdrawal, deposit and balance inquire etc.

Debit Card

Debit cards are also known as a bank card or check cards. Debit cards look like credit cards or ATM (automated teller machine) cards it is a plastic payment card that can be used instead of cash when making purchases but operate like cash or a personal check. But still Debit cards are different from credit cards as credit card is a way to "pay later," but debit card is a way to "pay now." When any customer uses a debit card his/her money is quickly deducted from their account. In simple words by use of debit card the money comes directly from the user's bank account when a transaction is being performed.

Direct Deposit

Direct deposit or direct credit refers to deposit of money by a payer directly into a payee's bank account. Direct deposits are most use in the payment of salaries and wages and other type bill payment directly in others accounts. Direct deposits are most commonly made by means of electronic funds transfers effected using online, mobile, and telephone banking systems but can also be effected by the physical deposit of money into the payee's bank account.

Electronic Bill Payment

Electronic bill is a type of e- banking innovation that allowing a customer of a financial institution or bank to transfer money through financial transaction or credit card account to the creditor or vendor such as a public utility, department store or an individual to be credited against a specific account. These payments are done electronically in the form of direct deposit through a national payment system, operated by the banks or in conjunction with the government.

Electronic Check Conversion

Electronic check conversion is a process in which check is used as a source of information, information like check number, account number, and the number that identifies your financial institution. The information is then used to make a one-time electronic payment from customer account—an electronic fund transfer.

Cash Value Stored

A stored-value card means refer to payments card which have a monetary value stored on the card itself, not in an external account maintained by a financial institution. Stored-value cards differ from debit cards as in credit cards the credit limit is set by the issuer but it is not in cash value stored as in this money is on deposit with the issuer. Another difference between stored-value cards and debit and credit cards is that debit and credit cards are usually issued in the name of individual account holders but stored-value cards may be anonymous, as in the case of gift cards. Stored-value cards are prepaid money cards and may be disposed when the value is used, or the card value may be topped up.

Challenges or Disadvantages of E-Banking

India is the IT and tech services outsourcing hotspot of the world, it's surprising that Internet banking has not really taken off. Despite the advent of a very tech-savvy and vast consumer class in recent years, a mix of industry issues and unique challenges continue to thwart the expansion of net banking in India. Technology challenges, IT practices, certain cultural issues, industry lethargy, and workplace constraints have affected widespread acceptance of Internet banking. As the major objective of our study is to focus on the challenges that e-banking is facing in India at present, we shall now look into the major disadvantages of e-banking in India.

India has one of the lowest broadband connectivity penetration rates in Asia as compared to Japan, Taiwan, Korea and Singapore. While the bigger cities such as Mumbai, Delhi, Chennai, and Bangalore have relatively better broadband penetration rates, PC users in smaller cities and towns still use dial-up options to connect to the Internet. Slow connectivity speeds often dampen the online banking experience for many customers eager to use such services. Internet banking did take off in India at the turn of the millennium but soon faltered due to lack of takers. In the middle of this decade, multinational and domestic private banks started offering net banking services as a competitive differentiator. Only recently, state-owned and public sector banks have started doing likewise. However, banks' ambivalent commitment levels and their reluctance to allocate huge budgets for net banking branding initiatives, as well as a lack of industry advocacy efforts, have resulted in poor acceptance levels of Internet banking by customers.

There are thousands of highly active traditional bank branches in India's crowded cities and major towns. Office workers take longer lunch breaks to finish banking activities and transactions at these branches rather than conduct them online. Most customers prefer the personal touch and customized service offered by staff in brick-and-mortar bank branches. Many Indians are also averse to calling call centres and banks' customer contact lines to address issues related to online bank accounts. Ubiquitous and prevalent online threats about hackers, identity theft, stolen passwords, viruses, worms and spy ware tend to make customers wary just like in any other country. Conservative Indian bank customers used to years of saving in an erstwhile mixed-socialist economy are always fearful of losing hard-earned savings in online scams. These customers are also not sure about the efficacy of banks' websites and their commitment to allocate funds for reliable encryption mechanisms and robust back-end technologies and systems.

Transacting on the internet can be very impersonal. In other words, you only do business with the use of a computer. No individual to receive and check your money or correct some wrong information that you might have written on a certain form. And so for people comfortable dealing with real people who provide personalized services and using paper and money, internet banking is not ideal. For a first time user, navigating through a website of an internet bank may be hard and may take some time. Opening an account could also take time as some sites ask for numerous personal details including a photo identification

which can inconvenience the potential customer. Because of this complexity, they may be discouraged to use this internet banking service. Tutorials and live customer support may be provided, though, to help the client in his or her needed tasks so it's best to take the time to know the virtual environment.

Many people shy away from internet banking because of the security threat. [1] They can't help but worry about this aspect what with news on fraudulent bank transactions that pop up every now and then. However, this should not be a problem as banks that provide internet banking services prioritize security above anything else. Since they value their customers, they always use the most advanced security technology in protecting their websites. Internet banking makes it possible for banks and their customers to do business from anywhere in the world. This greatly increases the bank's potential client base. Nevertheless, according to Andrea Schechter of All Business, the global approach to banking that internet banking permit makes it extremely difficult for regulatory authorities to enforce finance laws. Additionally, regulations differ from nation to nation and banks are not always proficient in the financial laws for every nation in which they have business. Schechter asserts that this lack of proficiency opens banks and their clients up to law violations and lawsuits.

Initiatives Taken by the Government of India for Developing the Internet Banking

With the objective of promotion and encouragement of the applications of E-Banking, various initiatives have been taken by RBI and Indian Government. IT ACT 2000 was conceded by GOI w.e.f. October 17, 2000 which paid attention to give legal recognition to electronic transactions and supplementary means of electronic commerce. Constant analysis of E-Banking legal requirements by RBI, so as to further make certain that financial solidity of Nation may not be influenced by E-Banking Challenges. Vision Document 2011-17, was framed by Dr. K.C. Chakrabarty Committee including members from IIM, IDRBT, IIT and Reserve, which presents an analytical road map i.e. strategy to enhance the relevance of IT in the banking sector [RBI (2011), IT Vision of Reserve Bank of India 2011-2017].

Endeavors To Make Payment System more safe and sound By RBI. Banks has been therefore advised to make its safety feature stronger in e-banking. It was being admitted by RBI that applying alternate channels of payments like Mobile Banking, ATMs involves an extra responsibility of Banks to guarantee safe & secure transactions. (RBI Annual Report (2013). RBI allowed National Payments Corporation of India (NPCI) to elevate the number of mobile banking services and increase the IMPS (Immediate Payment Service) channels like ATMs, internet, mobile etc. Besides this, efforts are being made by NPCI to take more mobile network operators with the intention that mobile banking services can be made accessible through a common platform. (RBI Annual Report (2013). The Basel Committee on Banking Supervisions (2001) has enlightened risk management principles for electronic banking. They primarily spotlight the extension and tailoring the existing risk-management plan to the electronic banking structure.

DISCUSSIONS

In India innovation in banking sector was began since 1991 with introduction of liberalization and globalization processes as result of it E-Banking came into progress. This Information Technology revamps the entire banking sector. The Indian banking system consists of 12 public sector banks, 22 private sector banks, 46 foreign banks, 56 regional rural banks, 1485 urban cooperative banks and 96,000 rural cooperative banks in addition to cooperative credit institutions As of September 2021, the total number of ATMs in India reached 213,145. The banking sector is set to witness significant reforms in the coming year with privatisation of public sector banks and strategic disinvestment of IDBI Bank on the agenda of the government for 2022. All said, the emerging corona virus situation, especially in the wake of the Omicron variant, might pose headwinds in the pace of reforms. Going by the numbers, the banking sector has done reasonably well in 2021, notwithstanding the impact of the second wave of the pandemic. Pursuant to the government's 4Rs strategy of Recognition, Resolution, Recapitalisation and Reforms, Non-Performing Assets (NPAs) of the banking sector have declined to ₹8,35,051 crore as on March 31, 2021.

CONCLUSIONS AND RECOMMENDATIONS

The mobile and wireless market has been one of the fastest growing markets in the world. The arrival of technology and the escalating use of mobile and smart phone devices, has given the banking industry a new platform. Connecting a customer anytime and anywhere to their money and needs is a must have service that has become an unstoppable necessity. The Role of information and technologies has been exceptional in endorsement of e-banking. Many financial innovations like ATMs, credit cards, RTGS, debit cards, mobile banking etc. have completely changed the face of Indian banking.

But still there is a need to have more innovative solutions as even now also e-banking is faces many challenges like , i.e., Risks regarding security, privacy, trust factor, lack of knowledge among consumers in relation to e-banking, unsupportive infrastructure, Government of India in synchronization with many public banks & financial Institutions are making an attempt to create an E-banking which is more safe, reliable and protected. . Infact to be admitted is that supportive and efficient infrastructure can make Indian Banks reach masses. This paper fundamentally analyses and presents the sketch of E-Banking in India. Studies in the past have discovered that Internet Banking is accepted by Indian consumers but the growth would certainly take time. In this context, advance studies may be conducted to examine the various forces which direct the consumer intend to take up internet banking services.

FURTHER STUDY

In entire Indian banking system, Electronic Banking has turn emerged as an important part. The concept of e- banking is of to some extent latest origin in India. Traditional model of banking i.e. branch based banking was widespread till 1990s, and after that non-branch banking services began. IT Act, 2000, was created by government of India with effect from the 17th October 2000. A Committee was laid down to study various aspects of Internet banking. The

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