

A Conceptual Study: E-Banking Challenges and Opportunities

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Abstract: Banks drive the operations in the financial sector, which is vital for the economy of the country. The banks have passed through three stages after independence. With the nationalisation of banks in India in 1969, they also had emerged as engines for social change. They have moved from the character based lending to ideology based lending to today competitiveness based lending in the context of India's economic liberalisation policies and the process of linking with the global economy. So the operations of the bank are increasing as the banking frauds in banks are also growing, and fraudsters are becoming more and more complex and inventive. In a bid to keep moving with the unstable times, the challenge in the management of social responsibility with financial viability has progressed. Therefore, present conceptual study tries to find out what are the research gaps in different investigations conducted by the different researchers.

Keywords: e-banking, telecommunication technology, security risk.

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