

A Study on the Challenges Faced in the Adoption of E-Banking Services

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Abstract: *The rapid development of digital technology has significantly transformed the banking sector, leading to the emergence of electronic banking (e-banking) services. E-banking allows customers to perform various banking transactions such as fund transfers, balance inquiries, bill payments, and account management through internet and mobile platforms without visiting bank branches. Despite the convenience and efficiency offered by e-banking services, several challenges continue to affect their adoption and usage among bank customers. This study aims to identify the major challenges faced by customers in adopting and using e-banking services and to analyze the factors influencing the adoption of e-banking services among bank customers in Bangalore. The study is based on primary data collected from 180 bank customers using a structured questionnaire. Convenience sampling technique was used for selecting the respondents. The collected data were analyzed using statistical tools such as descriptive statistics, correlation analysis, and regression analysis with the help of SPSS software. The results of the study reveal that security and privacy concerns, fear of financial fraud, lack of technical knowledge, and poor internet connectivity are some of the major challenges faced by customers in using e-banking services. The statistical analysis further indicates that factors such as security perception, ease of use, awareness of digital banking services, and internet accessibility have a significant positive influence on the adoption of e-banking services. The findings suggest that improving digital literacy, strengthening cybersecurity measures, and increasing customer awareness can enhance the adoption of e-banking services. The study provides useful insights for banks and policymakers to develop strategies that encourage customers to adopt digital banking platforms more effectively.*

Keywords: E-Banking, Digital Banking, Customer Adoption, Online Banking, Banking Technology

