

# Review Paper on How Technology has Affected the Banking Industry

Asst. Reena Shukla and Gawade Rupal Deepak

Department of Commerce,  
Nirmala College of Commerce, Mumbai  
mauryapankaj9993@gmail.com

**Abstract:** *In India's banking industry, Internet banking services are expanding daily. This essay intends to investigate India's banking sectors' Internet banking offerings. Data from primary and secondary sources, including bank managers, websites, and other sources, were gathered for this study. Internet banking services such email banking, phone banking, and mobile banking, as well as ATMs (Automated Teller Machines). The researcher comes to the conclusion that effective regulation and raising consumer awareness in banking are key factors.*

**Keywords:** Customer satisfaction in the banking industry, Internet banking services, and advantages and disadvantages of Internet banking