

Impact of E-Delivery Channels on the Productivity of various Bank Groups in Pre and Post E-Banking Period

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Abstract

The study examined the role of e-delivery channels on the productivity of different bank groups in the pre and post e-banking period, which is the driving force behind the recent bank transformation in India. Study period is purposefully divided into two parts: pre e-banking (1996-97 to 2000-01) and post e-banking (2001-02 to 2019-2020). Study concludes that organizational performance index of various bank groups is positively correlated and statistically there is a significant difference in bank group performance in two periods. New private sector banks and foreign banks are quite faster in performance than their counterparts. The use of IT has greatly increased productivity throughout the post-e-banking period. It has demonstrated an increase in business and a decrease in establishment expenses. Adoption of e-delivery channels may facilitate the enhancement of customer relationship management (CRM) in banks. To keep up with their customers' ever-changing needs, banks must rapidly adopt new forms of IT.

JEL Code : G10, G14, G19, G21

Keywords : Banks; Productivity; Performance Index; IT Index; E-Banking; E-Delivery; RBI; India

I. Introduction

THE INDIAN BANKING sector has seen unprecedented growth along with remarkable improvement in its quality of assets and efficiency since economic liberalization began in the early 1990s. From providing plan vanilla banking services, banks have gradually transformed themselves into universal banks. ATMs, Internet banking, mobile banking and social banking have made anywhere banking the new norm now. International banking operations and the introduction of new products have a significant impact on the Indian banking sector, forcing banks to adjust their product mix and operations in order to compete in a global environment where the

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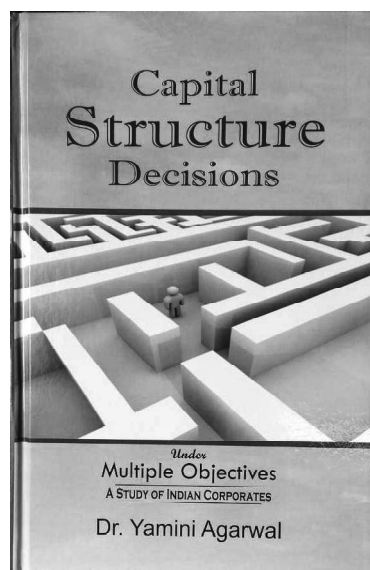
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Capital Structure Decisions under Multiple Objectives : A Study of India Corporates

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