

Decoding the Digital Banking Horizon: Exploring the Dynamics with Bank of Baroda as the Focal Point

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ABSTRACT

Innovative, robust, secure, and prepared to fulfill the needs of empowered and tech-savvy clients are essential in today's banking climate, when anytime, anywhere banking is demanded. Digital transformation refers to the process of moving a financial institution's operations online. It signifies a major change in the way financial organizations gather information on, communicate with, and assist their clients. Discussed in this article are the benefits of digital banking, why the Indian banking system must undergo digital transformation, and the obstacles that stand in the way of this transformation. Secondary data is the foundation of our investigation. The data came from a variety of places, including academic articles, official reports, RBI bulletins, and bank websites. The research has shown that banks' operational expenses have dropped significantly due to digital banking. Banks have been able to increase interest rates on deposits while decreasing service expenses because of this. Reducing operating expenses has enhanced bank profitability. According to the report, digital banking might change the game when it comes to financial inclusion

INTRODUCTION

Located in the Indian city of Vadodara in the state of Gujarat, Bank of Baroda goes by the acronyms BOB and BoB. With 153 million clients, a total of \$218 billion in revenue, and 100 international locations, it is the second biggest public sector bank in India, after State Bank of India. Its position on the Forbes Global 2000 list is 586th as of 2023.

On July 20, 1908, in the princely state of Baroda, Gujarat, the bank was established by Sayajirao Gaekwad III, Maharaja of Baroda. On July 19, 1969, the Bank of Baroda was one of fourteen large commercial banks in India that were nationalized by the government. Subsequently, it was reclassified as a profit-making public sector enterprise (PSU).

Bank of Baroda (BoB) has swung wide in the digital environment, defying the image of public sector banks that often have a relatively clumsy online presence. For the convenience of its customers, this Mumbai-based bank has partnered with more than 18 fintech companies and offers more than 100 digital interfaces (Vidani, 2015). And the numbers support that. Using its online lending platform, the bank approved loans of Rs 37,000 crore in FY22. Currently, 84% of its retail loan volume comes from the platform.

BoB has set its sights on disbursing Rs 75,000 crore via the digital lending platform in FY23, and it says that digital lending has helped it achieve a lead-to-conversion ratio of 29 per cent for retail loans. Our digital share is disproportionate. Our inherent market share is 6%. However, according to the bank's Chief Digital Officer Akhil Handa, it's about 12% in the digital realm (Vidani & Solanki, 2015). The BT-KPMG Best Banks and FinTech's Survey 2021-22 panel chose it as the Best Bank in Fintech Initiative because of its successful digital transformation.

"bob World" is the name of BoB's customer-facing app. It's a financial super-software that lets users do banking, investing, and shopping all in one convenient place. Additionally, the bank has partnerships with online marketplaces. With such flexible digital products, the company saw a doubling of its digital channel active consumers to approximately 20 million in FY22 (Vidani, 2015).

A digital platform is also available to the bank to help in co-lending with NBFCs. This platform streamlines and quickens the co-lending process in industries such as retail, MSME, and agro, and it also verifies credit (Solanki & Vidani, 2016).

Home loan top-ups, renewal of small-ticket MSME loans, and pre-approved loans for two-wheelers, autos, education, and homes are all part of BoB's digital expansion plans. Personal loans will see a significant boost from BoB, despite the fact that this has not been a priority in the past (Vidani, 2016). Also, within the larger retail lending area, they are developing eight new product lines. In addition to expanding the pre-approved product categories, they will conduct top-up loans digitally. Recently, BoB went live on the account aggregator (AA) platform, expanding customers' access to digital personal loans under the condition that they provide the bank permission to access their financial data. In

the near future, the AA ecosystem will include more lending products in addition to personal loans (Bhatt, Patel, & Vidani, 2017).

In the midst of the digital banking revolution, the scandal involving the manipulation of bank accounts by workers of India's top bank, Bank of Baroda (BoB), has brought attention to the significant shortcomings in banking digitisation, including a lack of supervision and foolproof standard operating procedures. In India, the remarkable success of digital payments has been overshadowed by a mad dash to amass massive digital statistics (Niyati & Vidani, 2016).

The Purpose of the Research:

By breaking down the digital banking environment in India, we want to provide a thorough and illuminating study of the ecosystem's present condition, trends, and essential components. Our investigation is focused on

1. Find Out What the Rules Are: - Learn about the effects of India's digital banking regulatory framework on the sector. Assess the impact of recent regulatory changes on market dynamics.
2. Determine the Level of Customer Adoption and Behavior: - Examine how customers use and embrace digital banking services. Find out what makes digital customers tick in terms of preferences and expectations.
3. Assess the Use of Technology: - Assess how digital banking operations make use of cutting-edge technology including data analytics, artificial intelligence, and machine learning. Analyze the ways in which these technologies improve security, operational efficiency, and consumer experiences.

LITERATURE REVIEW

"A Literature Review on Impact of Digitalization on Indian Rural Banking System and Rural Economy" (Dr. Arunangshu Giri and Ipsita Paria, 2018). Reviewing and summarizing research on the effects of digitization on India's rural banking sector, this report draws from a wide range of sources throughout the country. According to the research, the future of financial inclusion might be drastically altered by the rise of digital banking. The research also discovered that digital banking, with its low-cost and user-friendly features, may hasten the mainstreaming of the unbanked sector (Pradhan, Tshogay, & Vidani, 2016).

"A Study on Digital Payments in India with Perspective of Consumer's Adoption" (K. Hema Divya and K. Suma Vally, 2018). This article examines the extent to which consumers have embraced digital payment methods. In Hyderabad, 183 respondents provided primary data. Using the chi-square approach, we evaluated the data received from the questionnaire. Digital payment technology implementation has enhanced banking sector performance and achieved the goal of a cashless nation, according to the report.

Hello, Anthony! A review on digitalization in the Indian banking industry, written by Rahul Golden S. in 2017. This essay makes an effort to examine the digitization of the Indian banking system from a high level. Financial institutions play an essential role in our day-to-day life, rather than just being an element of it. So, in order to improve the client experience, banks are always

looking for new technology to implement (Modi, Harkani, Radadiya, & Vidani, 2016). According to the research, the banking industries in India are encountering both exciting new opportunities and formidable new challenges as a result of this digitization. Additionally, the research discovered that in this digital age, it is almost impossible to escape the expansion and improvement of digital financial services (Sukhanandi, Tank, & Vidani, 2018).

Article titled "The Impact on Digitalization on Banking and Financial Stability" by Santiago Carbo - Valverde (2017). The effects of digitization on banking operations and the threats it presents to monetary stability are attempted to be addressed in this essay. Digitalization presents a chance to boost production and decrease marginal costs in the financial services industry, according to the report (Singh, Vidani, & Nagoria, 2016).

In 2019, Shivathanu B. authored The author's research focused on people's adoption and use of the digital payment system at that time. A conceptual framework served as the basis for the 766-person sample. Both behavioral goals and aversion to innovation impacted actual use, according to the study's data analysis (Mala, Vidani, & Solanki, 2016).

Published in 2018 by Pushpa S. Abbigeri and Rajeshwari M. Shettar The author of this research reflected on the many people who were enticed by the Digital India flagship campaign (Dhere, Vidani, & Solanki, 2016). The abundance of cash-back offers and discounts prompted people to start using digital wallets. After the digital India flagship program was launched, several mobile wallet companies set up shop in India. Additionally, the use of other methods such as NEFT, RTGS, and UPI surged. Because businesses were already using these tactics, people enthusiastically supported the programs put forth by the government and RBI (Singh & Vidani, 2016).

This is Baghla (2018). Patterns of digital payment system adoption in India were uncovered in this research. The article goes on to talk about how, when cash was demonetized, individuals started utilizing digital channels to transfer money. The report also details the government's plan to eliminate cash from the Indian economy and how customers would react to it. In order to foretell how India's digital payment system would evolve, data was collected using a standardized questionnaire.

METHODOLOGY

The Issue at Hand

One of the most cutting-edge innovations in recent years, digital banking services put customers in control of their financial transactions by letting them do things like check their balances, send and receive funds, and pay bills online, whenever and wherever they like. Most of the reported banking news focused on the significant failure rates experienced by Indian bankers. In order to stay up with the rapid advancements in banking technology, the bank has had to change its business strategy from conventional commercial banking to digital banking. To adapt to the idea of digital in banking, banks are still transforming their culture, organizational structure, and physical infrastructure. Since the bank has never been digital, the procedure is complicated and takes a long time. The following questions might be posed in response to the previous ones:

1. How interested are Indian banks in the governorate in the variable of digital banking services, and how well-informed are they about it?
2. To what extent are Indian banks in the Governorate aware of and concerned about the customer trust variable?
3. Does the use of online banking services influence customers' faith in the bank's apprentice?

Data Collection

Based on secondary sources, this research provides a descriptive account of the topic. Research journals, publications from the Government of India, different bulletins of RBI, and authorized websites are some of the sources from which the data has been taken.

RESULTS AND DISCUSSION

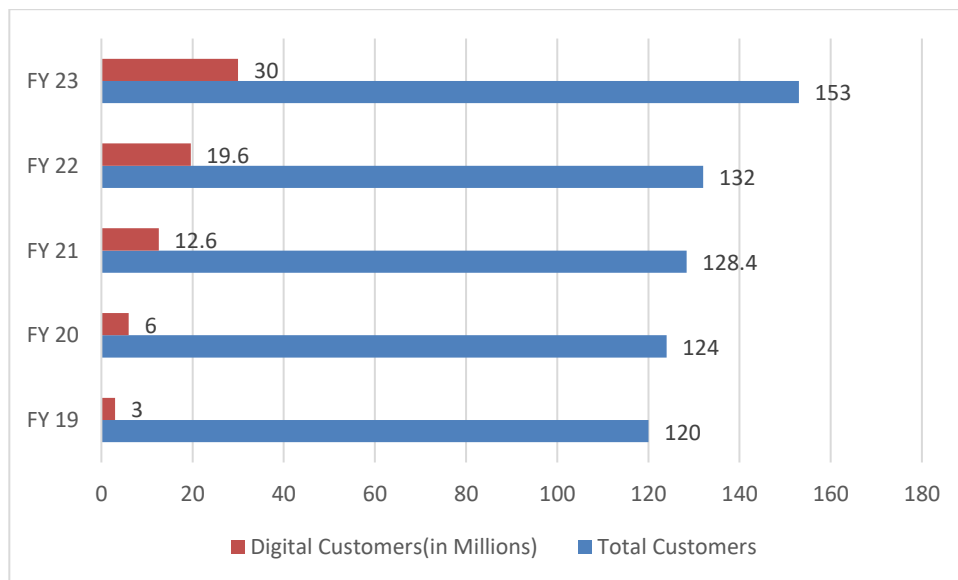


Figure 1. BOB Customer Base

Digital goods offered by Bank of Baroda (BOB) include ATMs, debit cards, online banking, mobile banking, and more. People may bank without ever setting foot in a branch thanks to these items.

At any time day or night, you may access your BOB account with bob World Internet. The daily limit for retail consumers is Rs 25,000, and they are only allowed to make two transactions each day. There is a daily restriction of two transactions per day for corporate clients, with a maximum of Rs 50,000.

"We would like to inform you that the Reserve Bank of India has directed Bank of Baroda to suspend, with immediate effect, any further on-boarding of customers onto its 'Bob World' mobile application. This decision is based on certain supervisory concerns that RBI had observed in the bank's mobile banking on-boarding processes. This action is being taken in compliance with the above LODR Regulations," the bank stated. It was announced in Press Release no. 2023-2024/1083 dated October 10, 2023. To ensure the satisfaction of RBI, the bank will

further tighten associated procedures before onboarding more clients on the "Bob World" application.

The statement continued, saying: "Although the bank has already implemented measures to resolve the RBI's concerns, we have started additional procedures to fill any remaining deficiencies."

In response to RBI's concerns, Bank of Baroda moved swiftly and is now working to resolve any outstanding compliance issues. The bank assured the RBI that it would continue to work closely with them to find a satisfactory solution to these challenges.

To put minds at ease, the bank assured both current and potential clients that this order would have no impact on any of its other digital banking channels, such as Netbanking, WhatsApp banking, debit cards, ATMs, and more.

In addition, the RBI's move would not significantly affect Bank of Baroda's operations and development strategies, according to the bank.

Nevertheless, the share price of Bank of Baroda fell 3.06 percent to Rs 207.7 from the previous day after the publication of the RBI's decision, which was a little effect.

I should mention that in 2020, HDFC Bank was also subject to limits imposed by RBI. These constraints included limitations on the issuing of new cards and the launch of new digital ventures. Customer complaints about frequent technical difficulties with HDFC Bank's online and mobile banking services, as well as payment utilities, led to the RBI suspension.

In August 2021, after HDFC Bank took corrective measures, the RBI partly removed the prohibition on card issuances. The prohibition on new technological efforts, however, persisted until 2022, when it was finally abolished.

Online shopping – Provide a foundation for consumers' purchasing habits
Roughly 67 lakh users have signed up for merchant services, and about 23 lakh individual users have actively used the compare and shop feature to shop.

Table 1. As Per the 2023 Data

88%	67%	97%	31%
Passbook updates done digitally as of 31.03.2023	Digital FDs	New SHG Acquisition (Digitally) as of 31.03.2023	No of merchants using POS, UPI QR, IPG as of 31.03.2023
49%	37%	48%	46%
Credit Card sourced digitally as of 31.03.2023	Digitally active customers as of 31.03.2023	MSME Loans Renewed Digitally as of 31.03.2023	Digital MSME Loans Sanctioned as of 31.03.2023
86%	69%	66%	65%
Personal Loan (Digitally) as of 31.03.2023	Housing Loan (Digitally) as of 31.03.2023	Auto Loan (Digitally) as of 31.03.2023	Digital Retail Loans Sanctioned as of 31.03.2023

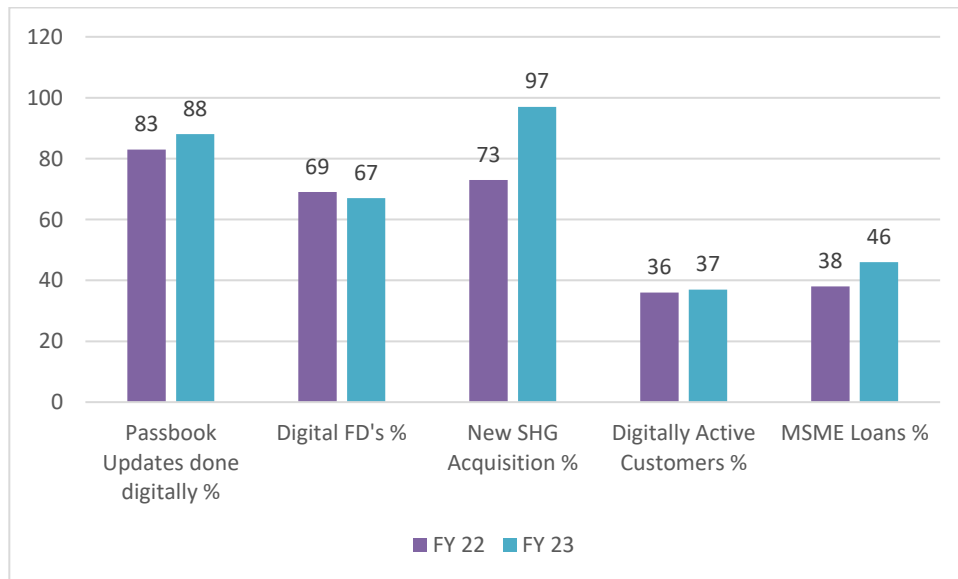


Figure 2. Growth in Digital Banking Business of BOB

The Digital Investment Strategies of Bank of Baroda and Federal Bank

Speculation has it that Federal Bank plans to boost its information technology spending proportion of total operational expenditure from 5.6% to almost 8% in the next two to three years. The bank is clearly committed to digital transformation and is making this strategic step to strengthen its technology-driven offerings.

When it comes to its digital projects, Bank of Baroda is willing to put more money on the table.

CONCLUSIONS AND RECOMMENDATIONS

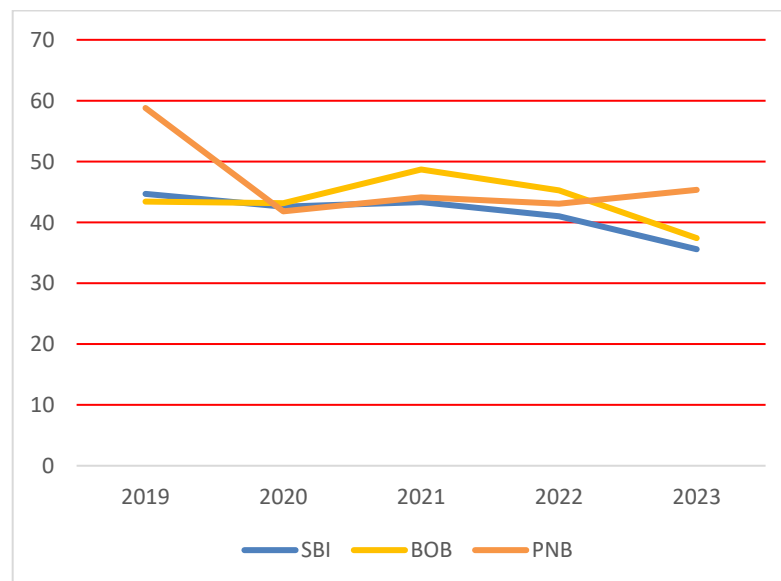


Figure 3. PSU Bank Cost to Income Ratio%

One of the most important financial metrics used to evaluate a bank's efficiency is the cost to income ratio. You may get it by dividing your operational expenses by your net revenue. Since a smaller proportion implies the bank is spending less to produce one unit of revenue, it is a sign of improved efficiency.

From 2019 through 2023, the ratio generally decreases at BOB (Bank of Baroda), with a small uptick in 2021.

Opening new branches is an expensive ordeal. The expenses will rise in proportion to the increase in physical presence. How well banks manage their expenditures in relation to their revenue is strongly indicated by the cost-to-income ratio. While ICICI Bank and Axis Bank have achieved considerable cost reductions, analysts are worried about HDFC Bank's rising cost-to-income ratio. Even though they have added fewer branches, Kotak Mahindra Bank has also seen a surge in expenditures.

Getting a duplicate account statement in a bank office might cost around Rs 100, but you can acquire the same thing for half that amount if you use online banking.

FURTHER STUDY

This research still has limitations so it is necessary to carry out further research on the topic Decoding the Digital Banking Horizon: Exploring the Dynamics with Bank of Baroda as the Focal Point in order to perfect this research and increase insight for readers

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