



Revolutionizing Finance: Navigating the AXIS of Digital Banking in India

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ABSTRACT

Today's banking environment requires creative, robust, and secure financial services that can satisfy the needs of empowered and tech-savvy clients who want anytime, anywhere access. Digital transformation refers to the shift from conventional banking to a digital environment. It signifies a significant change in how banks and other financial organizations gather information, engage with, and assist their consumers. This article discusses the impact of digitization on Indian banking, the need of digitizing the banking system in India, and the obstacles faced in digital banking. The research relies on secondary data. The information was gathered from various sources such as academic papers, government publications, RBI bulletins, and bank websites. Digital banking has significantly decreased bank operational expenses. Banks are able to reduce costs for services and provide greater interest rates on deposits as a result. Bank profits have increased due to reduced operating expenses. The paper suggested that digital banking might greatly alter the financial inclusion environment

INTRODUCTION

Axis Bank Limited, formerly named UTI Bank from 1993 to 2007, is an Indian financial institution based in Mumbai, Maharashtra. India's third-largest private sector bank in terms of assets and fourth-largest in terms of market capitalization. The company offers financial services to big and mid-size organizations, SMEs, and retail businesses (Vidani & Plaha, 2016).

As of June 30, 2016, the promoters and the promoter group (United India Insurance Company Limited, Oriental Insurance Company Limited, National Insurance Company Limited, New India Assurance Company Ltd, GIC, LIC, and UTI) together control 30.81% of the shares. 69.19% of the shares are held by mutual funds, FIIs, banks, insurance companies, corporate organizations, and individual investors (Solanki & Vidani, 2016).

The banking sector's digital transition has accelerated significantly because to the Covid-19 epidemic. The industry has seen significant upheaval and transformation. Investments in new technology are now at a peak to improve digital journeys and enhance the entire banking experience for consumers, aiming to retain them in today's fast-paced digital environment.

The significant move towards widespread digitization offers motivation and potential for the banks. Axis Bank is capitalizing on the opportunity. Over 70% of their deposits were opened online in the first half of this year. Approximately 58% of their personal loans were completed electronically. 48% of mutual fund sales were conducted entirely via digital means (Vidani, 2016).

There are now 800 individuals at the bank solely dedicated to digital operations. They have established a 110-member internal engineering team. This skill is already producing results for the bank. 75% of the new staff have backgrounds in FinTech, consumer tech, and consultancy, rather than banking. The purpose of bringing them to the bank is to consider the experience we provide to our clients in a really distinctive manner. We are also making significant investments in analytics. Sameer Shetty, Executive Vice President and Head of Digital Banking and Transformation at Axis Bank, said that several use cases based on AI are being implemented and are having a significant effect (Vidani, Chack, & Rathod, 2017).

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Factors influencing the future of lending

The future bank will be seamlessly integrated into the consumer experience, relying on partnerships and ecosystems. Personalized banking will be achieved via the convergence of data, digital tools, and technology.

Public Data and Digital Infrastructure will Facilitate Many Business Models

- The immediate prospects include the sachetization of financial services and the establishment of a small business ecosystem.
- There is potential for reimagining end-to-end experiences.
- Product differentiation will be as crucial as product distribution.
- Diverse individuals and a strong capacity model will be essential for success.

The bank aims for its digital activities to have a significant effect. Account opening time has decreased by 75%. Customer satisfaction has increased by 36%. The bank has seen a major financial effect due to the absence of tangible paperwork, resulting in the disappearance of its operating burden (Solanki & Vidani, 2016).

Objective of the Research:

The goal of exploring the digital banking industry in India is to provide a thorough and perceptive examination of the present condition, patterns, and essential elements of the digital banking environment in the nation. This investigation seeks to:

1. Provide stakeholders, such as investors, financial institutions, policymakers, and technology firms, with strategic information about the digital banking environment in India.
2. Analyze Market Dynamics: Assess the competitive environment, emerging trends, and factors impacting the development of digital banking in India.
3. Identify Key participants and Innovations: - Identify and provide detailed profiles of significant participants in the digital banking industry, including conventional banks, digital-only banks, payment banks, and fintech companies. Emphasize significant advancements and innovative technologies influencing the sector.
4. Investigate Regulatory Environment: Comprehend the regulatory framework of digital banking in India and its industrial implications. Analyze the impact of regulatory changes on market dynamics.

Evaluate customer adoption and behavior. Examine client adoption trends and behaviors about digital banking services. Examine the elements that impact consumer preferences and expectations in the digital age.

LITERATURE REVIEW

Dennehy & Sammon (2015) The author analyzed the development of digital payment use in the 21st century in this paper. The main goal of the research was to ascertain the future position of the digital payment system. The perspectives on the digital payment system were determined by analyzing several prior publications from the International Journal of Research Publication and Reviews, Vol 4, no 10, pages 3430-3433 October 2023 (Bhatt, Patel, & Vidani, 2017). The aim of technical innovation was to acquaint people with digital payment due to the rapid evolution of technology. Retailers have a new platform for investing to better serve consumers.

Nitsure (2014) The research focused on the challenges encountered by e-payment system users in underdeveloped countries such as India due to limited internet access and technical proficiency. The essay focused on significant issues encountered by users, such as security and legislation. The author determined that in a country such as India, there is a considerable danger that the disadvantaged people may not have access to or be informed about such information (Sachaniya, Vora, & Vidani, 2019).

Rakesh H M & Ramya T J (2014) The authors analyzed the factors contributing to the adoption of Internet banking in a nation such as India. The main factors influencing the adoption of Internet banking were found to be

perceived reliability, perceived usability, and perceived simplicity (Vidani J. N., 2016).

Sanghita Roy and Dr. Indrajit Sinha (2014) The paper discusses the surge in the adoption of digitalized payment methods in India. Nevertheless, almost 90% of transactions are still conducted using physical currency. This research used the Technology Acceptance Model (TAM) to determine the factors enhancing the e-payment system (Vidani & Singh, 2017). The aspects include innovation, incentives, regulatory framework, and consumer ease.

Singh A et al. (2012) The author emphasized the need of a secure internet network for facilitating seamless transactions among all parties and enterprises. The features are meant to prevent fraudulent behavior and allow users to safely use their cards for transactions without disclosing personal information. Most individuals engage in digital transactions for e-commerce, while harboring concerns about the internet's security for such transactions. Hence, it is essential to maintain and follow strict procedures to guarantee the security of transactions and the protection of data (Vidani & Pathak, 2016).

The study conducted by Oladejo, Morufu, and colleagues in 2012. The authors examined ways to enhance Nigeria's e-payment system in this research. They examined the elements influencing individuals' adoption of the electronic payment system. Data for analysis was collected using a standardized questionnaire and financial documents. When banks adopted e-payment systems, their performance level altered. The use of ATMs rose with the introduction of e-payment systems (Vidani & Plaha, 2017).

Kevin Foster, Scott Schuh, and Hanbing Zhang published a paper in 2011. The authors examined customer payment options for cash holdings and withdrawals, which have decreased since 2010. Unlike in 2009, there was a rise in card payment systems in 2010, resulting in a decline in the usage of paper currency. Since 2010, there has been a surge in the use of debit and credit cards over cash transactions, leading to a reduction in cash usage and an increase in prepaid payments (Vidani J. N., 2020).

METHODOLOGY

This research is descriptive and relies on secondary data. The data has been gathered from a variety of sources including research journals, publications from the Government of India, numerous bulletins from the RBI, and verified websites.

RESULTS AND DISCUSSION

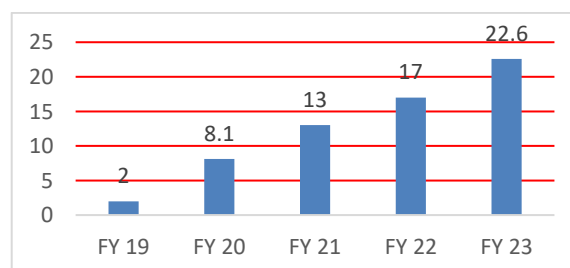


Figure 1. AXIS Bank Digital Customers (in Millions)

Axis Bank is India's third-largest private sector bank, with over 20 million customers and more than 4,500 branches. The bank's network reaches over a billion Indians, covering every major region in the country.

According to Axis Bank's 2022–2023 annual report, the bank has:

- 22.6 million registered customers for mobile banking
- 8.1 million customer connections per quarter
- 23.2 million AHA! conversations in fiscal 2023

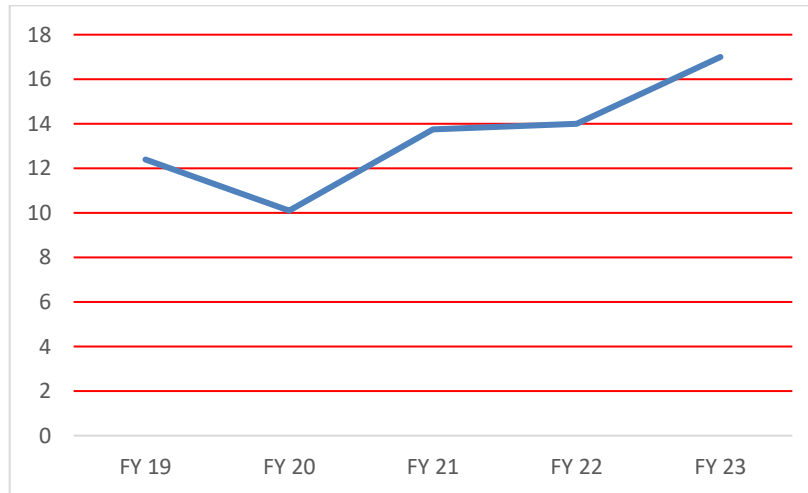


Figure 2. Market Share%

Axis 2.0 - A Digital Bank Within the Bank

Axis 2.0 encompasses more than 20 items in several financial categories such as liabilities, loans, investments, insurance, and currency. It contributes to 15% to 85% of total revenues for these products. The total liability portfolio increased by around 45% and the loan portfolio by 53% in the fiscal year 2023, with Current Account Savings Account (CASA) expanding by 92% and Time Deposits (TDs) by 89%.

The Axis Mobile app is one of the best-rated mobile banking applications globally on Google Play Store, with a rating of 4.8. It has the highest rating among 59 worldwide banks, 8 global NEO banks, and 50 Indian fintech apps.

Axis 2.0 provides consumers with an innovative mobile banking experience in a fully digital setting, including advanced technologies. We are dedicated to providing high-quality goods in the digital realm to guarantee our clients exceptional, smooth, and user-friendly experiences.

Axis 2.0 Key Metrics for 2022-2023: - 12 million monthly active users for mobile banking - 180 million log-ins per month - 55% of personal loans sourced digitally - 24% of credit cards provided digitally end to end - 59% of digital new mutual fund SIP sales

Axis Bank's Open app has a 20% market share in UPI and has more than 13 million monthly users. The app serves around 8.4 million consumers who are not affiliated with Axis Bank. Axis Bank is a top-rated financial application in India, boasting 9 million monthly active users, including 5.6 million consumers who are not affiliated with Axis Bank.

Discussion

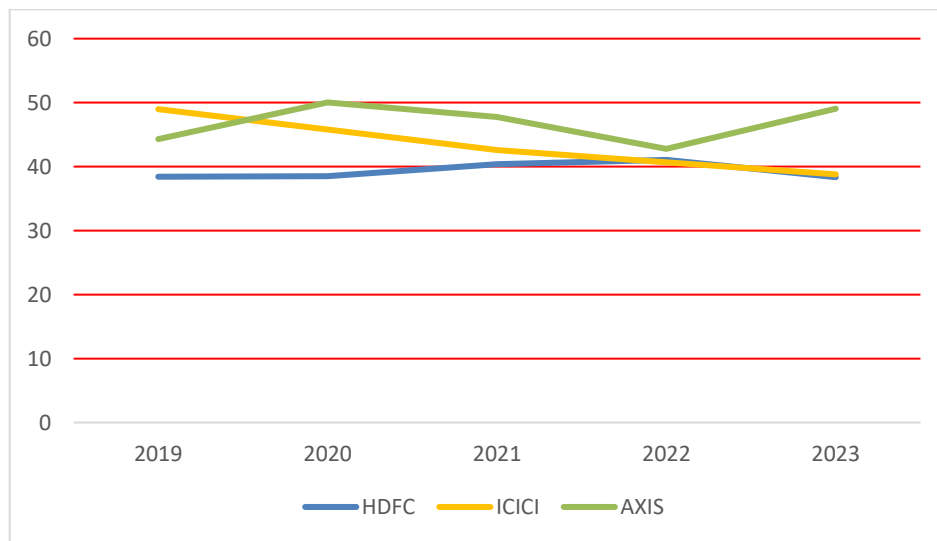


Figure 3. Private Bank Cost to Income Ratio

AXIS Bank had swings in its ratio, rising in 2020, declining in the following two years, and then sharply increasing in 2023 to 49.05%.

Expanding branches incurs significant expenses. Expanding physical presence results in higher expenses. The cost-to-income ratio is a key factor in assessing how well banks are handling their expenditures in relation to their revenue. ICICI Bank and Axis Bank have successfully reduced expenses to a large extent. Analysts are concerned about HDFC Bank's increasing cost-to-income ratio. Kotak Mahindra Bank has seen an increase in expenditures, even though they have added relatively few branches.

Obtaining a duplicate account statement at a bank branch may cost around Rs 100, however the same service may be had at a 50% discount via online banking.

Stop payment requests that incur a fee of above Rs 50 via conventional banking methods are provided free of charge for users who want to use Net Banking.

Various banking services provide cost savings via the use of online banking, as shown in the table. Many individuals, particularly those who like traditional banking, may not be aware that they are being charged for these services or that the expenses are accumulating unless they carefully review their quarterly bank statements.

Table 1. Net Banking Services that cCan Help Save Money

Service	Regular charges	Net/phone banking
Duplicate statement	₹100	₹50 (Net banking)
		₹75 (phone banking)
Stop payment	₹50 for a single cheque.	Nil
	₹100 for a series of cheques.	
Demand draft charges (for HDFC bank)	₹50 for DD request up to ₹10,000.	₹30 for DD request up to ₹10,000 (phone/Net banking).
	₹75 for DD request of ₹10,000-50,000.	₹30 for DD request up to ₹10,000 (phone/Net banking).
	₹2.50 per ₹1,000 or a part for amounts up to ₹1 lakh.	₹30 + corresponding banking charges, if applicable.

In the next years, the Indian banking sector is anticipated to undergo a significant shift towards customer-centric practices, becoming a primary focus for many institutions. Private banks and public sector banks will have a crucial role in leading substantial transformation efforts by forming strategic alliances with fintech companies and digital financial service facilitators.

CONCLUSIONS AND RECOMMENDATIONS

Seamless and trustworthy client experience will be a crucial success element for private and public banks as they advance digitally, providing several dimensions of value. Banks should use strategic fintech and technical partnerships to understand important consumer needs and incorporate advanced technologies such as AI, ML, RPA, and predictive analytics into their operations to provide more customer benefits.

The banking industry should prioritize addressing security concerns and giving individualized services to clients to enhance their comfort and confidence in using digital banking in contemporary times. Customers believe that although advantages play a significant role in their decision to use digital banking, other obstacles such as technical issues, security concerns, network problems, and transaction speed also discourage them from using digital banking. A bank that offers competitive rates, innovative services, and goods satisfies its clients.

FURTHER STUDY

This research still has limitations, so it is necessary to carry out further research related to the topic Revolutionizing Finance: Navigating the AXIS of Digital Banking in India in order to perfect this research and increase readers' insight.

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