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Digital Banking Revolution: Unveiling the Transformative Landscape with a Spotlight on State Bank of India

Abhay Joshi[1], Sneh Saxena[2], Jignesh Vidani[3]*
L.J. Institute of Management Studies, LJ University
Corresponding Author: Jignesh Vidani jigneshvidani@live.com

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A B S T R A C T

The need for creative, robust, and secure financial services that can satisfy the needs of empowered and tech-savvy clients is driven by the desire for anytime, anywhere banking in today's banking industry. Digital transformation refers to the process of shifting from old banking practices to a digital environment. This signifies a significant change in the way banks and other financial organizations get knowledge about, establish connections with, and cater to their consumers. This article discusses the significance of digitization in the Indian banking industry, the need of digitizing the banking sector in India, and the obstacles faced in implementing digital banking. The present research is grounded on secondary data. The information was obtained from many sources, such as research papers, government publications, RBI bulletins, and banks' websites. It has been determined that digital banking has significantly decreased the operational expenses of banks. As a result, banks have been able to reduce costs for their services and provide greater interest rates on deposits. The profitability of banks has increased due to reduced operating expenses. The paper also suggested that digital banking has the capacity to profoundly reshape the realm of financial inclusion

INTRODUCTION

The State Bank of India (SBI) is a Mumbai-based Indian multinational public sector bank and financial services statutory entity. SBI is the 48th largest bank globally in terms of total assets and is positioned at 221st in the Fortune Global 500 ranking of the largest firms in the world for 2020. It is the only Indian bank included in the list. This bank is a government-owned financial institution and has the highest market share in India, accounting for 23% of total assets and 25% of loans and deposits. Additionally, it has the position of being the tenth biggest employer in India, with a workforce of around 250,000 individuals. On September 14, 2022, the State Bank of India achieved a market capitalization of over ₹ 5 trillion on the Indian stock markets, making it the third bank (after HDFC Bank and ICICI Bank) and the eighth Indian corporation to do so (Saxena & Vidani, 2023) .

The bank traces its origins back to the establishment of the Bank of Calcutta in 1806, which later became the Imperial Bank of India. As a result, it has the distinction of being the oldest commercial bank in the Indian subcontinent. In British India, the Bank of Madras combined with the Bank of Calcutta and the Bank of Bombay to create the Imperial Bank of India. Later, in 1955, it transformed into the State Bank of India. Throughout its 200-year existence, the bank has been established via the amalgamation and takeover of over twenty institutions (Patel, Chaudhary, & Vidani, 2023). In 1955, the Government of India assumed ownership of the Imperial Bank of India, with the Reserve Bank of India (India's central bank) acquiring a majority holding of 60% and subsequently renaming it the State Bank of India.

SBI is using digitization to enhance its operational and service capabilities. The following items are included:

YONO

An application that provides a range of services, including both financial and leisure offerings. YONO also offers other services, like booking flights, trains, buses, and taxis, as well as online shopping and paying medical bills.

YONO (You Only Need One) is a comprehensive digital banking platform provided by the State Bank of India (SBI) that allows users to conveniently access a wide range of financial and non-financial services, including booking flights, trains, buses, and taxis, online shopping, and paying medical bills.[1] YONO is available as a mobile banking application for both Android and iOS platforms. The introduction of YONO was referred to as project Lotus.

Progression and Commencement

Yono was conceived as part of SBI's first strategy to create a "online marketplace" with the aim of appealing to millennials. The endeavor was designated as "Project Lotus". Rajnish Kumar served as the Managing Director for the first four years and thereafter became the Chairman of the bank. The application was released in November 2017.

Characteristics

YONO provides a wide range of services from more than 100 e-commerce firms. These services include online shopping, trip planning, taxi booking, train ticketing, cinema ticket booking, online education, and offline retail. YONO also offers unique discounts for these services. YONO also provides traditional mobile banking services, including creating bank accounts, transferring funds, making cashless bill payments, and offering loans. The smartphone application enables users to withdraw cash from ATMs without the need for a physical ATM card, thanks to the "Yono Cash" functionality. By October 2021, the app had become the leading digital lender in India, issuing an average of Rs 1500-2000 crores in loans per month (Bansal, Pophalkar, & Vidani, 2023).

Purpose of the Research:

The purpose of examining the landscape of 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 ecosystem in the country. The objective of this investigation is to:

1. Provide stakeholders, such as investors, financial institutions, policymakers, and technology firms, with valuable strategic knowledge about the digital banking environment in India.
2. Gain a comprehensive understanding of market dynamics: - Analyze the competitive environment, emerging trends, and factors that impact the expansion of digital banking in India.
3. Identify Key Players and Innovations: - Identify and provide detailed information on the prominent entities in the digital banking industry, including both conventional banks, digital-only banks, payment banks, and fintech companies. Identify and emphasize the most important advancements and groundbreaking technologies that are influencing the industry.
4. Investigate the Regulatory Environment: Comprehend the regulatory framework that governs digital banking in India and analyze its influence on the sector. Analyze the impact of regulatory changes on market dynamics.
5. Evaluate customer adoption and behavior: Examine client adoption trends and behaviors pertaining to digital banking services. Analyze the many aspects that impact client preferences and expectations in the digital age.
6. Assess the incorporation of cutting-edge technology, such as artificial intelligence, machine learning, and data analytics, into digital banking processes. Evaluate the extent to which these technologies enhance consumer experiences, improve security, and increase operational efficiency.

LITERATURE REVIEW

The banking and financial services business in India has seen significant and transformative developments in the last decade in terms of technological usage. Given the government's provision of incentives to promote the digitization of the economy, it is undoubtedly the key to success for banks. With the rise of disruptive digital services, the industry is seeing a shift in customer preference from conventional banking to digitalization. Individuals have been using technology to conduct financial transactions and access various services in a proactive manner, as they want more convenience despite the associated extra fees (Rathod, Meghrajani, & Vidani, 2022).

The Indian banking sector has undergone a revolutionary technological transition, which has brought about significant changes. This transformation includes elements such as anytime anywhere banking, ultra-fast response time, and the use of digital channels to reduce or eliminate paper-based transactions.

The use of digitalization is improving the client experience and streamlining the process of doing business with the Bank, via the efficient utilization of technology.

The factors influencing the adoption of internet banking in Vietnam. An investigation was conducted to assess the impact of perceived utility, perceived simplicity of use, trust, and government assistance on the adoption of online banking. The findings indicated that the perceived utility, trust, and government backing were all positively correlated with the desire to use internet banking in Vietnam. In contrast to the technological acceptance paradigm, this research indicated that perceived ease of use was not statistically significant. The study findings suggest that the growing use of the internet as an extra avenue for marketing banking services has had a substantial positive impact on the financial performance of community banks (Vidani & Das, 2021). Furthermore, it aims to analyze the variables that influence the scope of Internet banking services. The findings indicate that private and international banks have excelled in providing a broader and more sophisticated variety of Internet banking services compared to public sector banks. The study also emphasized the factors that influence the level of Internet banking services, such as the bank's size, expertise in delivering Internet banking, financing structure, and ownership (Vidani, Das, Meghrajani, & Singh, 2023).

The study examines the services provided by banks to customers via Traditional Banking and Digital Banking. The study results indicate that Digital Banking has supplanted conventional banking services (Mavhiki; Shumba, 2015). Previously, there used to be significant queues for those seeking to have their tasks accomplished. However, this is no longer the case as the job can now be performed in a matter of minutes (Pooja, 2018). In response to the rapid changes in the business landscape, banks have chosen to have an online presence in order to maintain their competitiveness and take advantage of emerging prospects (Sharma, 2016). The use of digitization has revolutionized traditional banking, resulting in the development of a technology-driven financial system. Consequently, clients get substantial cost reductions and enhanced convenience. Consumer satisfaction is influenced by several elements, including accessibility, comfort, timeliness, and cost-effectiveness. These new products and services did not completely replace traditional banking techniques, but they did have an impact on them and led to improvements (Severino; Tonderai 2017).

Massilamany and Nadarajan (2017) examined the determinants of digital banking service adoption in Malaysia. The independent factors include trust, security, knowledge, self-efficacy, and convenience, whereas the dependent variable is the adoption of digital banking. The results of this research suggest that the dependent variable has a significant influence on the independent components (Vidani J. N., 2020).

Narendra Gupta (2017) is the official designation for Gupta. The researcher conducted a conceptual study on the transformation of the Indian banking system from conventional to convenience mode, specifically focusing on the shift from cash to click transactions. The research used secondary data to evaluate trends in the banking sector. This study has emphasized the many types of digital transactions, along with the advantages and disadvantages associated with each. The study also highlighted the challenges linked to the digital medium. According to the researcher in this study, the key factors for promoting widespread acceptance of digital transactions include a strong security system, effective data protection, and educational initiatives to teach people how to use digital systems.

Krupskaya and Yeremenko published a paper in 2016. The researchers conducted a conceptual study to examine the advancements in the banking business in Russia. This study examines the improvements in banking and payment techniques, spanning from cards to digital banking, based on theoretical foundations. The idea of digital banking has been broadened and thoroughly analyzed.

The Research Problem

Digital banking services are a cutting-edge and recent technological advancement that revolutionizes the financial sector. It enables customers to conveniently perform various financial transactions, such as checking balances, transferring money, and paying bills, through digital channels at their preferred time and location. The Indian banking sector experiences significant levels of failure, a topic extensively addressed in the majority of published banking business literature. In order to stay up with advancements in banking technology, the bank has been compelled to transition from a conventional commercial banking business model to a digital business strategy. Banks are now undergoing a transformation in their culture, structure, and infrastructure to adapt to the digitalization of banking. The procedure is arduous and time-consuming due to the bank's lack of digitalization since its establishment. Given the inquiry, we may pose many inquiries in the following manner:

What is the extent of knowledge and interest among Indian banks in the governorate about the variable of digital banking services?

What is the degree of knowledge and attention of Indian banks in the Governorate about the variable of consumer trust?

Does the provision of digital banking services impact the level of faith that customers have in the bank's competence?

METHODOLOGY

This research is a descriptive analysis that relies on secondary data. The data has been obtained from several sources such as research journals, publications from the Government of India, numerous bulletins of the Reserve Bank of India (RBI), and verified websites.

RESULTS

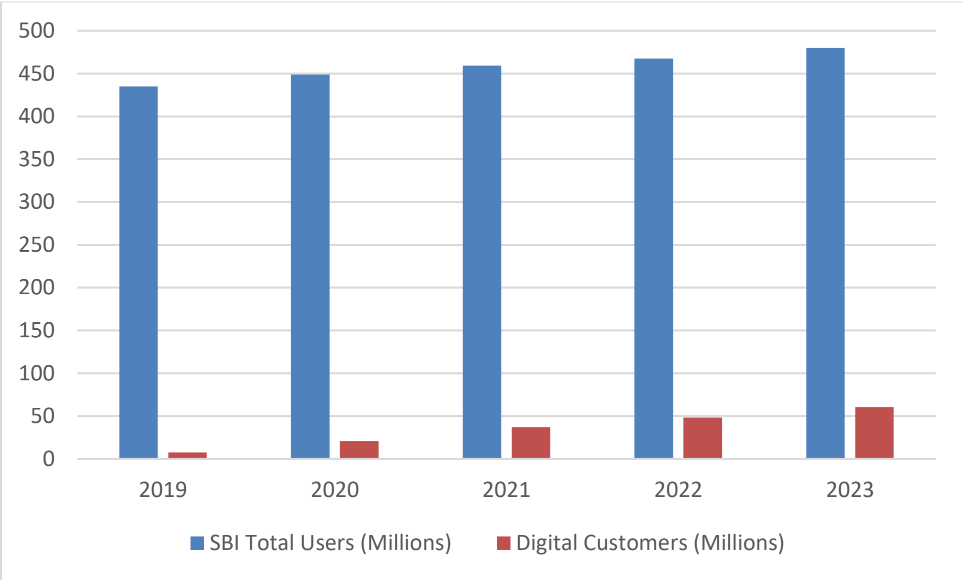

Figure 1. SBI Customer Base

The State Bank of India (SBI) has 60.7 million registered customers on its YONO platform. On average, 23,000 new digital accounts are opened each day.

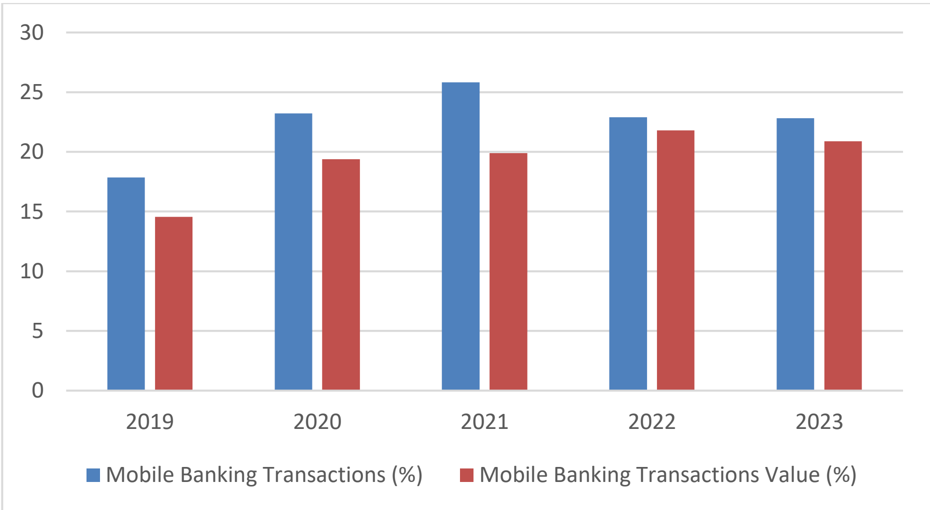

Figure 2. Mobile Banking Transactions

As of October 2023, SBI has a 22.83% market share in the number of mobile banking transactions and a 20.89% market share in the value of mobile banking transactions. SBI also has a 29.90% market share in ATMs and a 26.25% market share in debit card spends.

According to the Times of India, SBI's chairman Dinesh Khara said that the number of transactions on the bank's digital channels has increased from 60% to 67% since the pandemic.

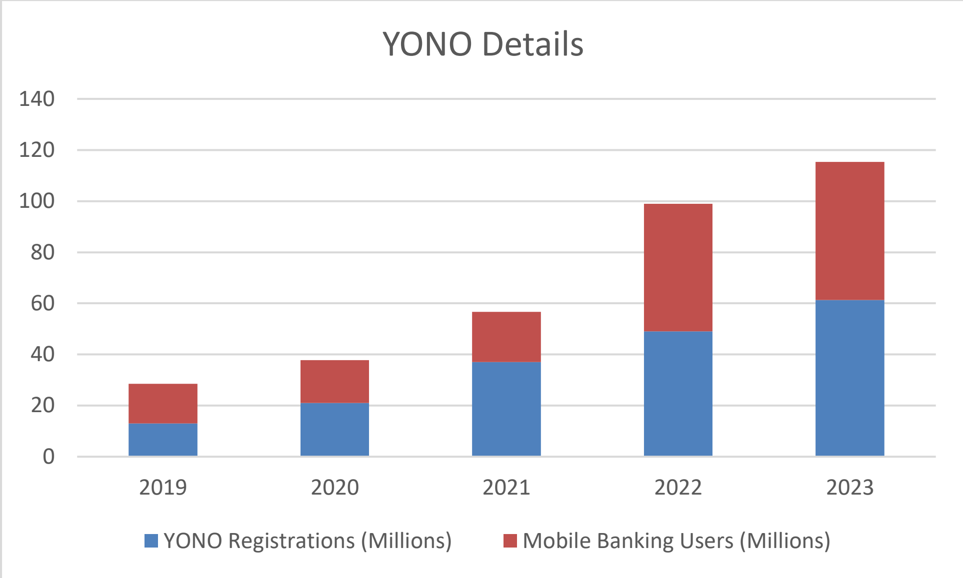

Figure 3. YONO Details

Yono app: The mobile app Yono of the State Bank of India generates Rs 100 crore in fee income every quarter by selling products from its parent's subsidiaries. The app, launched in 2014, is responsible for 85% of banking transactions.

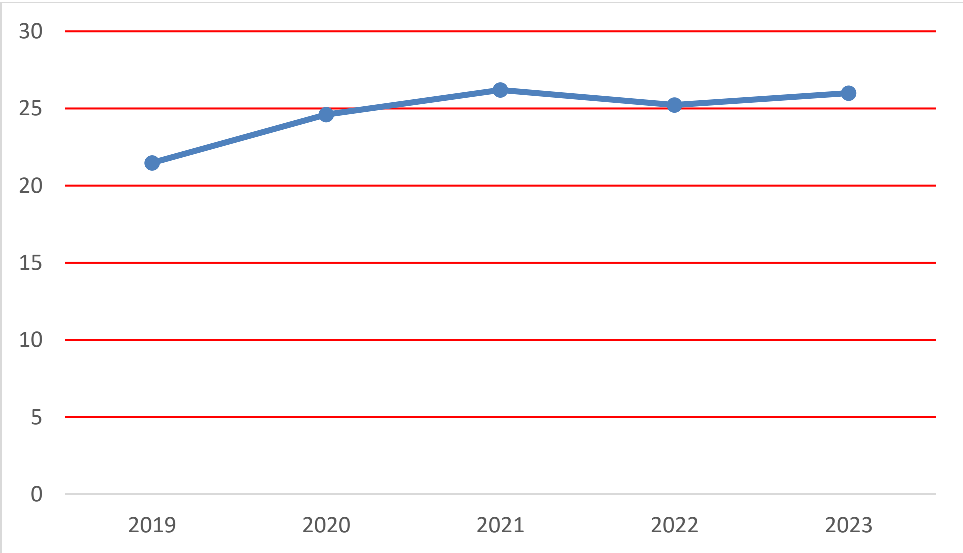

Figure 4. Market Share %

State Bank of India's Focus on Data Analytics and Digital Growth

The bank is vigorously investing in data analytics to drive customer acquisition on the asset side. SBI had significantly ramped up its digital lending activities, underwriting around Rs 29,000 crore of loans through digital channels. This dynamic growth underscores the bank's commitment to harnessing technology for expanding its lending operations.

DISCUSSION

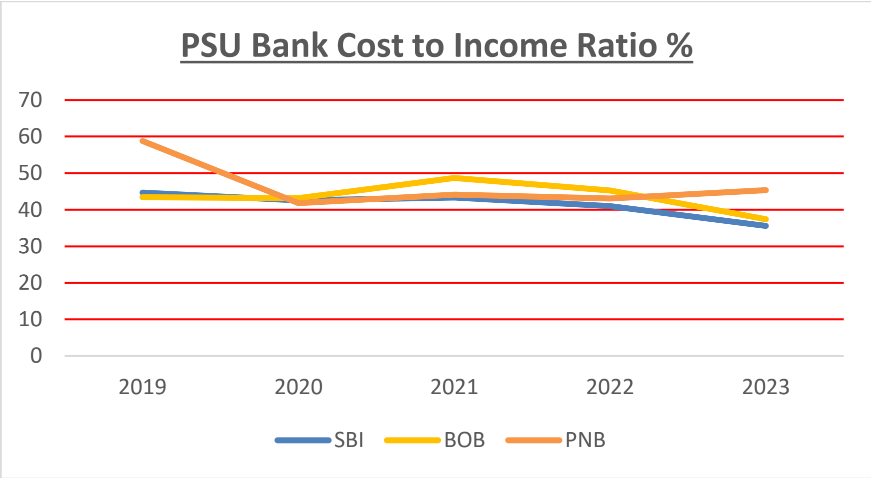

Figure 5. PSU Cost to Income Ratio %

The cost to income ratio is a fundamental financial measure used in the banking sector to evaluate a bank's operational efficiency. The calculation involves dividing the operational expenditures by the net income. A smaller percentage signifies more efficiency, since it suggests that the bank is spending less to earn each unit of money.

The cost to revenue ratio of SBI (State Bank of India) has seen a consistent decline from 2019 to 2023, suggesting a progressive improvement in efficiency over this period. Our research indicates that the digital banking sector in India is seeing significant growth. The reason for this is the advantages that these digital banks provide to their consumers. Incumbents have adopted digital banking to enable convenient access to services, while competitors provide digital banking with more creative features that are not often provided by established banks.

Although some Indian banks have made notable progress in delivering an excellent digital experience, there is still substantial scope for improvement in the digital banking sector. Indians are worried about the security of their online banking operations, as well as the lack of digital literacy and infrastructure in some localities to facilitate digital banking. To get further information on the advantages and disadvantages of digital banking refer to Table 1 below.

Table 1. Advantages and Disadvantages of Digital Banking

Benefits	Drawbacks
Convenience and constant access: The digitisation of banking means that customers can now access their accounts 24/7 and carry out all manner of transactions with a few touches of a button.	Downtime/ Operational Stability: if you rely solely on an online bank, you could be challenged to access your accounts should your bank experience an online or mobile app outage and you have no branch to visit.
Simplified customers journey: Digital banks can onboard new customers so much more easily than traditional banks. It is usually a paperless process with documents like proof of ID, employment and address uploaded via smartphones and verified quickly and efficiently.	Security issues: Although security is of higher importance to digital banks, there is always the chance that personal information e.g., user username and password could be hacked.
Personalisation: Digital banks are able to use alternative data to design products and services that meet individual specific requirements/needs	Technology illiteracy: For those who are not tech- savvy, online banking and mobile banking apps might be very difficult to use.
Lower fees: Automated services, the lack of physical branches and less employees means that digital banks have considerably fewer costs than traditional banks. These savings can be passed down to customers as reduced charges and services.	Lack of a personal relationship: Digital banks de- emphasise face to face contact which may lead to some customers not being serviced adequately.
Rapid product and feature development: Digital banks are quickly able to deploy new features and services in response to customer behavior/ data	Digital Penetration: Smartphone ownership and data penetration is still low in South Africa, both critical enablers for digital banking adoption.
Process agility and responsiveness: Digital banks use less cumbersome and more flexible processes than traditional banks in serving their customers and thus deliver a seamless/faster/simpler customer experience.	

CONCLUSIONS AND RECOMMENDATIONS

As private and public banks reach a high level of digital sophistication, providing a smooth and reliable client experience will be crucial for their success, along with supplying many aspects of value. By forming strategic partnerships with fintech companies and using advanced technologies such as artificial intelligence (AI), machine learning (ML), robotic process automation (RPA), and predictive analytics, banks may discover crucial consumer needs and seamlessly incorporate these new technologies into their whole business operations to provide improved value to their customers.

The banking industry should prioritize addressing security issues and giving individualized services to clients in order to enhance their comfort and confidence in using digital banking in the current day. Customers see that although these advantages are significant elements that impact their use of digital banking, there are also other reasons that discourage them from using it, such as technical issues, security concerns, network problems, and transaction speed. Therefore, a bank that offers competitive interest rates, innovative services, and products successfully meets the needs and desires of its consumers.

FURTHER STUDY

This research still has limitations so it is necessary to carry out further research on the topic Digital Banking Revolution: Revealing the Transformative Landscape with Bank Negara Highlights in order to perfect this research and increase insight for readers.

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