



## Decoding the Digital Transformation: A Comprehensive Study of Digital Banking in India with Emphasis on Punjab National Bank

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### ABSTRACT

The current financial landscape requires the development of creative, robust, and secure banking solutions that can cater to the needs of empowered and technologically proficient clients, who want banking services to be available at all times and in any location. Digital transformation refers to the process of shifting from old banking practices to a digital environment. It signifies a significant change in the methods that banks and other financial institutions use to acquire knowledge about, establish connections with, and provide services to their consumers. This article examines 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 based on secondary data. The information was obtained from many sources, such as research papers, government publications, RBI bulletins, and banks' websites. The analysis has shown 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**

Punjab National Bank (PNB) is an Indian government-owned bank headquartered in New Delhi. Established in May 1894, this bank ranks as the third-largest public sector bank in India based on its business volumes. It boasts a vast client base of over 180 million, operates via 12,248 branches, and provides access to more than 13,000 ATMs.

PNB has a banking subsidiary called PNB International Bank in the UK, which has a total of seven locations. Additionally, PNB has branches located in Hong Kong, Kowloon, Dubai, and Kabul. The company has established representative offices in Almaty (Kazakhstan), Dubai (UAE), Shanghai (China), Oslo (Norway), and Sydney (Australia). In Bhutan, it has a majority stake of 51% in Druk PNB Bank, which operates with a network of five branches. PNB, a company based in Nepal, with a 20% ownership stake in Everest Bank, a financial institution with a network of 122 locations. PNB has a 41.64% stake in JSC (SB) PNB Bank in Kazakhstan, which operates with four branches (Vidani J. N., 2022).

Common features offered by banks via their digital banking services include:

1. Mobile Banking App: - PNB offers a specialized mobile banking application that can be downloaded on Android and iOS smartphones.

There is no text provided. The application most likely enables consumers to verify account balances, examine transaction history, and move monies across accounts.

2. Online Banking: - PNB's online banking platform provides comparable functionalities to the mobile app, accessible via web browsers.

No information provided. Customers have the ability to access their accounts, oversee transactions, and engage in a range of banking activities.

3. financial Transfers: - PNB's digital banking services enable and streamline several types of financial transfers, including as interbank transactions, NEFT (National Electronic Funds Transfer), RTGS (Real Time Gross Settlement), and IMPS (Immediate Payment Service).

4. Bill Payments: - Customers have the option to make payments for utility bills, credit card bills, and other invoices via the digital banking platform.

5. Mobile Recharge: - Digital banking services may provide users the ability to top up their mobile phones and DTH subscriptions.

6. e-Statements: - Customers have the ability to access electronic statements, enabling them to read and download account statements online.

7. Alerts and Notifications: - Personalized alerts and notifications for account activity, transactions, and significant changes.

8. Security Features: - Utilization of multi-factor authentication and implementation of other security measures to guarantee the safety and protection of online transactions.

Objective of the research:

The purpose of examining the landscape of digital banking industry in India is to provide a thorough and perceptive study of the present condition, patterns, and essential elements of the digital banking ecosystem in the nation. The objective of this investigation is to:

1. Evaluate initiatives aimed at promoting financial inclusion: Evaluate the impact of digital banking in facilitating financial access, particularly in rural and underserved regions. Investigate endeavors and collaborations focused on expanding financial services to a broader demographic.
2. Identify and emphasize potential areas for development and expansion within the digital banking industry. Emphasize the difficulties posed by cybersecurity vulnerabilities, adherence to regulations, and the need for ongoing innovation.
3. Offer stakeholders, such as banks, fintech businesses, and policymakers, advice on methods to take advantage of possibilities, address obstacles, and improve the digital banking ecosystem.

## **LITERATURE REVIEW**

### **Review of Existing Literature**

In their 2018 work titled "A Literature Review on Impact of Digitalization on Indian Rural Banking System and Rural Economy," Dr. Arunangshu Giri and Ipsita Paria discuss the effects of digitalization on the banking system and economy in rural areas of India. This study specifically examines and consolidates many studies conducted by numerous researchers from different locations in India (Vidani & Plaha, 2017). The studies investigate the effects of digitalization on the rural banking sector in India. The research revealed that digital banking had significant potential to transform the realm of financial inclusion. The research also discovered that digital banking, with its cheap cost and ease of use, may expedite the integration of the unbanked sector into the mainstream.

The study titled "A Study on Digital Payments in India with Perspective of Consumer's Adoption" was authored by K. Hema Divya and K. Suma Vally in 2018. This report specifically examines the extent to which consumers have embraced digital payment solutions. Data was obtained directly from 183 respondents in Hyderabad. The data acquired via the questionnaire were analyzed using the chi-square approach. The research revealed that the use of technology for digital payments has enhanced the efficiency of the banking industry and enabled the goal of becoming a cashless nation to be achieved.

Anthony The essay titled "An Overview of Digitalization in the Indian Banking Sector" was written by Rahul Golden S. in 2017. This article aims to examine the digitization trends in the Indian banking industry. Banks play a crucial role in our everyday lives, serving as an integral element of our financial system. Therefore, banks consistently strive to use cutting-edge technology in order to improve client satisfaction. The research revealed that the banking sectors in India are experiencing significant changes and challenges as a result of the implementation of digitalization. The survey also revealed that in the current digital environment, it is inevitable to escape the expansion and use of digital financial services (Vidani, Jacob, & Patel, 2019).

The essay titled "The Impact of Digitalization on Banking and Financial Stability" was written by Santiago Carbo-Valverde in 2017. This essay aims to examine the influence of digitization on banking operations and the issues it presents for financial stability. The analysis revealed that digitization presents a potential to decrease marginal costs and enhance productivity in the financial services sector.

Shivathanu B. (2019) The author's research focused primarily on the use and adoption of the digital payment system by people throughout this period. The study used a sample size of 766, which was determined according to a conceptual framework (Sachaniya, Vora, & Vidani, 2019). The study's data analysis showed that the level of utilization was driven by individuals' behavioral goals and their reluctance to adopting new ideas or practices.

Abbigeri and Shettar (2018) This research examines the attraction of a substantial number of persons to the Digital India flagship initiative. Individuals started using digital wallets due to the abundance of cash-back incentives and discount vouchers. India saw the entry of many mobile wallet companies with the initiation of the digital India flagship initiative. Additionally, the use of alternative payment mechanisms like as NEFT, RTGS, and UPI also experienced a rise. Individuals welcomed the government's and RBI's efforts while they were implementing these tactics (Biharani & Vidani, 2018).

Baghla. A (2018) This research aimed to ascertain the trends behind India's adoption of the digital payment system. The paper also explores the use of digital platforms for financial transactions in the aftermath of cash demonetization. The report also presents details on the government's goal to transition the Indian economy towards a cashless system and examines the potential consumer adoption of this system. Data was collected via the use of a methodical questionnaire in order to ascertain the future prospects of the digital payment system in India.

## **METHODOLOGY**

### **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 bank business reports. In order to stay up with advancements in banking technology, the bank has been compelled to transition from a conventional commercial banking 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 extent of knowledge and interest among Indian banks in the Governorate about the variable of consumer trust?

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

Data Collection Method:

This research is descriptive and relies on secondary data. The data has been obtained from several sources such as research journals, publications from the Government of India, different bulletins of the RBI, and verified websites.

## RESULTS AND DISCUSSION

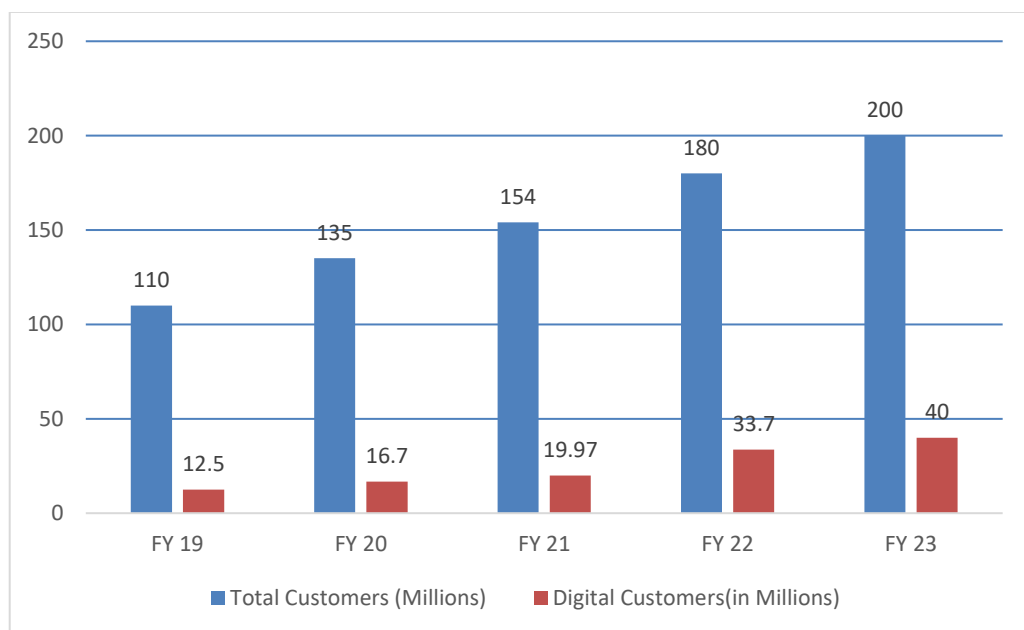


Figure 1. PNB Customer Base

PNB has a client base of approximately 200 million, making it the third-largest public sector bank in India in terms of business volumes.

- PNB has a vast network of more than 12,000 branches.
- PNB has a total of over 13,000 ATMs.

PNB's target audience comprises individuals who are self-employed, engaged in corporate or government sectors, residing in rural, urban, and metropolitan locations.

PNB Digital is the mobile banking application offered by PNB. It allows PNB depositors and credit cardholders to securely and conveniently access their accounts.

State-owned Punjab National Bank (PNB) on Tuesday announced the launch of Central Bank Digital Currency (CBDC) with Unified Payments Interface (UPI) interoperability feature in its digital rupee mobile application. This move is in line with the RBI's CBDC pilot project and unleashes a new potential in India's payment ecosystem.

PNB customers can now use the PNB digital rupee app to scan the UPI QR code for payment to their merchants or complete a transaction at a merchant outlet.

Table 1. PNB Digital Rupee

	2022	2023
End to End digital disb. (RAM fresh disbursements INR cr.)	40 Cr	4,007 Cr (led by pre-approved PL emerging as one of the largest retail business segment)
Digital recovery of NPA reduction in INR cr. (# accounts)	NA	676 Cr (1 lakhs+ accounts) (e-OTS: non- discriminatory, non- discretionary digital offering ensuring complete transparency)
Digital Credit Card issuances (vol. issuances)	9k (Subsidiary Mobile App)	54k (PQCC, CCAFD, DIY Credit Card, Subsidiary App)
Digitally sourced Saving Account	24% (TAB based SA)	81% (TAB based SA)
Digital STP renewals	NA	Agri KCC: 20%
Personal Loan through PAPL TAT	3 DAYS	4 CLICKS
Digital cards activated	55.50%	76.10%
Reduction in Crash Rate (%) of PNB One	0.25	0.09%

Even if the merchants do not have a CBDC Wallet, PNB digital rupee app users can utilise their CBDC wallets to conduct transactions on the UPI QR of these merchants.

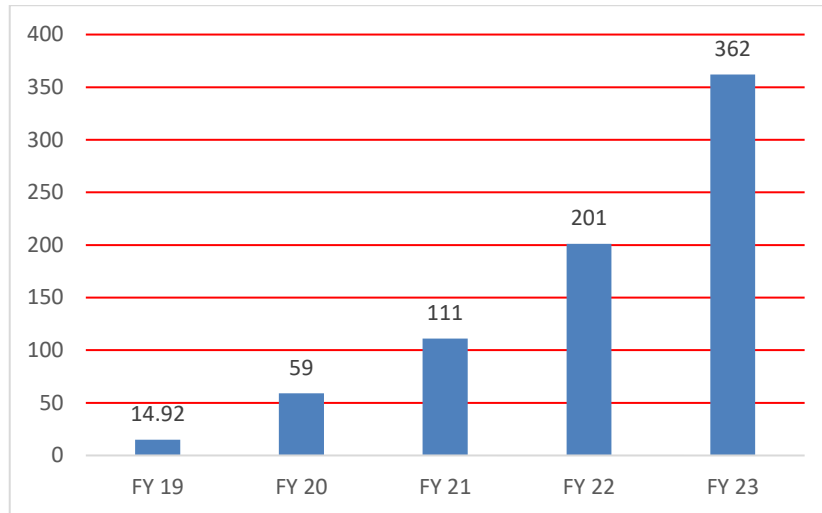


Figure 2. Numberof UPI Transaction (Cr)

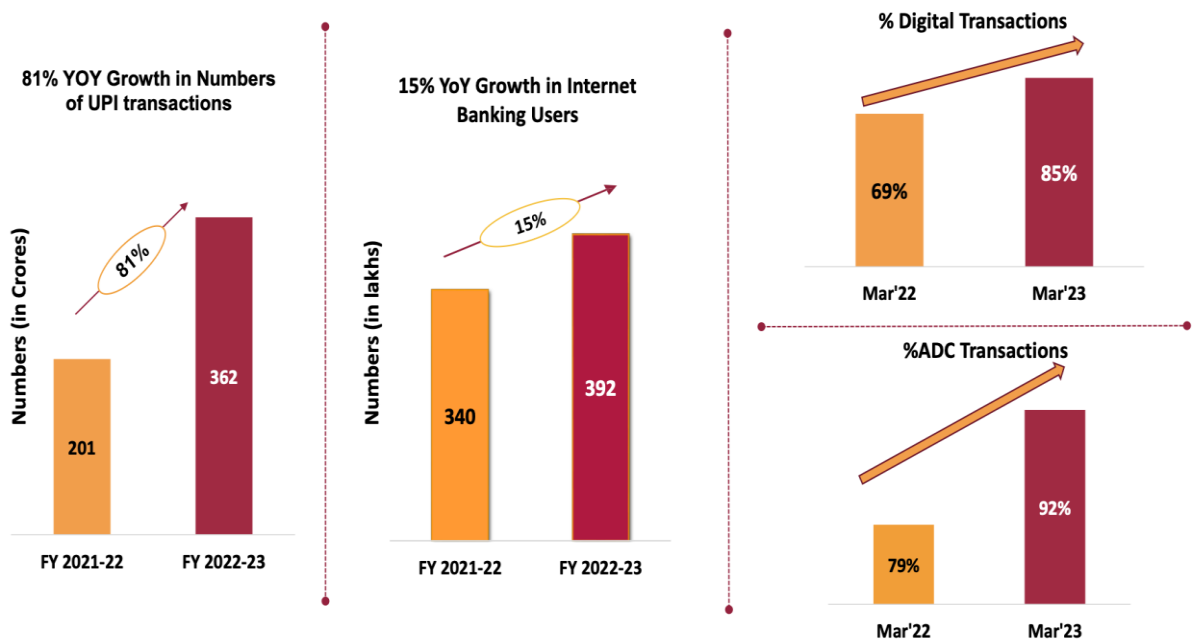


Figure 3. Growth of PNB Digital Market

The government has given the bank a rating of 'Good' with a score of 71, which is the highest level of performance.

The average proportion of technical declines in PNB is a mere 0.83% of the total transactions.

In 2022-23, the bank implemented around 35 digital initiatives, including several RAM areas and the establishment of new accounts under CASA using Tab banking, with the aim of reducing turnaround time.

The Bank introduced all-encompassing digital processes to enhance company expansion and optimize performance. These projects include expeditions focused on Retail, MSME and Agriculture, as well as Liabilities and Recovery. The total amount of digital payout via PAPL increased from Rs 40

crore in FY 2021-22 to over Rs 3000 crore in FY 2022-23. In the fiscal year 2022-23, the percentage of digitally sourced saving accounts rose to 81%, a significant rise over the previous fiscal year's 24%. Similarly, the percentage of active digital cards went to 76.1% in FY 2022-23, up from 55.5% in FY 2021-22. Furthermore, the Bank's PNB ONE app underwent a significant overhaul to effectively cater to the clients' desires and expectations. Consequently, the app saw significant growth in terms of user adoption, daily engagement, and daily transactions. In addition, the Bank's proportion of digital transactions rose from 79% to 92% in March 2023, reflecting the Bank's rapid embrace of digital technology.

## CONCLUSIONS AND RECOMMENDATIONS

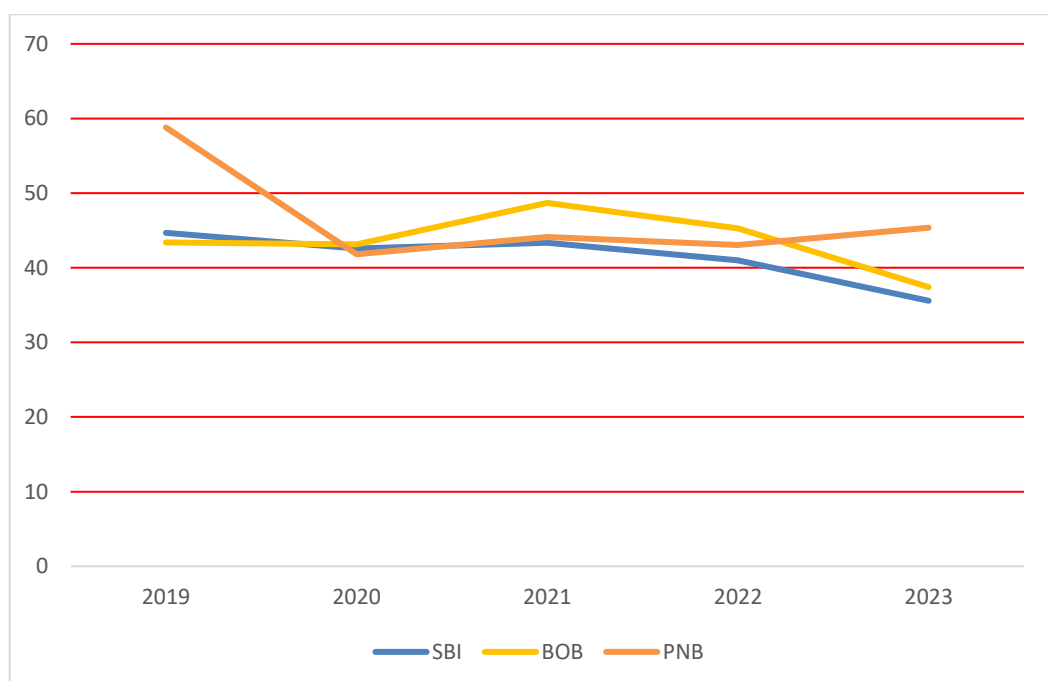


Figure 4. PSU Bank Cost to Income Ratio %

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.

PNB (Punjab National Bank) had the highest cost to income ratio of 58.8% in 2019. However, it shown a notable improvement in 2020 and has since maintained a pretty steady ratio.

Expanding branches incurs significant expenses. Expanding the level of physical presence also entails a corresponding increase in expenses. The cost-to-income ratio is a crucial factor in assessing how well banks are managing their expenditures in relation to their revenue. ICICI Bank and Axis Bank have successfully reduced expenses to a large extent. Analysts are concerned about the increase in HDFC Bank's cost-to-income ratio. Kotak Mahindra Bank has seen an

increase in expenditures, even though they have added comparatively fewer branches.

Obtaining a duplicate account statement at a bank branch might incur a cost of around Rs 100, however the identical statement can be acquired at a 50% reduced price via online banking.

### **FURTHER STUDY**

This research still has limitations so further research needs to be carried out regarding the topic Decoding the Digital Transformation: A Comprehensive Study of Digital Banking in order to perfect this research and increase insight for readers.

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