



Revolutionizing Finance: Unveiling the Digital Banking Terrain in India with a Focus on ICICI 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 expect the convenience of banking services at any time and from 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 by which banks and other financial organizations acquire knowledge about, establish connections with, and cater 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 encountered 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 article also said that digital banking has the capacity to greatly alter the landscape of financial inclusion

INTRODUCTION

ICICI Bank Limited is a Mumbai-based Indian multinational bank and financial services firm with its registered office in Vadodara. The company provides a diverse array of banking and financial services to both corporate and retail clients. These services are accessible via several delivery channels and are supported by specialized subsidiaries in the fields of investment banking, life and non-life insurance, venture capital, and asset management.

The development finance organization has a vast network of 5,900 branches and 16,650 ATMs across India, and also has a presence in 17 countries. The bank operates subsidiaries in the United Kingdom and Canada, and has branches in the United States, Singapore, Bahrain, Hong Kong, Qatar, Oman, Dubai International Finance Centre, China, and South Africa. Additionally, it has representative offices in the United Arab Emirates, Bangladesh, Malaysia, and Indonesia. The company's UK affiliate has further developed operations in Belgium and Germany (Vidani, 2015).

ICICI Bank has said that more than two million clients from other banks are now using the updated version of their mobile banking application, known as 'iMobile Pay'. The Bank has achieved a significant milestone in a short period of five months by making 'iMobile Pay' accessible to everybody, including clients from other banks. This milestone serves as evidence of the widespread acceptance that 'iMobile Pay' has garnered from users around the nation. Moreover, the current trends indicate that users are deriving pleasure from the many functionalities provided by the application, including 'pay to contact', bill payments, and 'scan to pay', among other features.

In December 2020, ICICI Bank extended access to its mobile banking platform, 'iMobile Pay', to clients of all banks (Niyati & Vidani, 2016). This pioneering endeavor offered the notable advantage of interoperability, allowing customers from any bank to easily connect their account to the application and initiate digital payments and transactions. In addition, it provided customers with the opportunity to use a wide array of ICICI Bank services, like as savings accounts, home loans, credit cards, and personal loans, all from the convenience and security of their own homes during these difficult times of the epidemic.

Mr. Bijith Bhaskar, Head of Digital Channels & Partnership at ICICI Bank, expressed his thoughts on the achievement, stating that ICICI Bank has always prioritized the introduction of innovative solutions to streamline banking processes for consumers. Consistent with this ideology, the Bank pioneered the launch of a mobile banking application in the nation in 2008, named 'iMobile'. Five months ago, the Bank rebranded and enhanced its app, now called 'iMobile Pay', to provide interoperability. This allows anyone, even users of other banks, to enjoy the advantages of convenient payments and digital banking offered by ICICI Bank via this application. This was achieved by using NPCI's interoperable infrastructure.

We are quite pleased to announce that over two million consumers from various institutions are now using the app to fulfill their daily financial needs. Users are already experiencing a range of services provided by the app, with a particular focus on the 'pay to contact' feature, bill payments, and 'scan to pay'

functionality. These features enable users to make digital payments in a secure and protected way. Furthermore, a significant number of clients are establishing a fresh association with the Bank subsequent to installing the app. They are establishing a savings account and submitting applications for a credit card, house loan, and personal loan, among other financial products. Based on the very positive feedback we have received, we expect a significant increase in app downloads in the next days, allowing more people to enjoy its seamless functionality (Vidani & Pathak, 2016).

The 'pay to contact' function is highly favored by clients among the app's different offerings. Users may quickly transfer funds to their friends/contacts who are enrolled on any payment app or digital wallet, using either a cellphone number or a UPI ID. Furthermore, functionalities such as 'scan to pay', bill payments, and 'check balance' have had the highest level of use. Users are consistently choosing to visit 'iMobile Pay' for their regular purchases, making it their preferred app. Indeed, they are augmenting the worth of their transactions with each subsequent visit. This is a testament to the confidence users have placed in the app and the effortless pleasure they get from it.

The software has generated significant interest from bank account holders nationwide. The product has received a positive reception from major metropolitan areas and prominent state capitals including as New Delhi, Bengaluru, Chennai, Hyderabad, Lucknow, Patna, Jaipur, and Ahmedabad, among others.

To enhance user convenience, the Bank has prominently incorporated bill payment services on the app's home screen. This allows for swift payments for various services such as DTH, utilities (electricity, gas, and water), FASTag recharge (including those from other banks), insurance, and mobile postpaid, among others (Dhere, Vidani, & Solanki, 2016).

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. Offer guidance: - Provide advice to stakeholders, such as banks, fintech startups, and regulators, on methods to take advantage of opportunities, address difficulties, and improve the digital banking ecosystem as a whole.
2. Facilitate educated decision-making: - Provide decision-makers with the necessary information to make well-informed strategic choices about investments, partnerships, and the development of digital banking products and services.
3. Predict Future Trends: - Offer valuable insights into prospective future advancements and patterns within the digital banking sector in India, aiding players in anticipating and adjusting to market fluctuations.

The study seeks to attain these goals in order to enhance comprehension of the digital banking sector in India and enable well-informed decision-making for industry players and stakeholders.

LITERATURE REVIEW

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 sample size was 766 and was determined using a conceptual framework. The study's data analysis found that the level of utilization was impacted by behavioral intentions and resistance to innovation (Vidani J. N., 2022).

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 promotions. India saw the entry of many mobile wallet enterprises after the initiation of the digital India flagship initiative, leading to a rise in the use of alternative payment systems such as NEFT, RTGS, and UPI. Individuals enthusiastically supported the government's and RBI's actions due to their effective implementation of these measures.

Baghla. A (2018) This research aimed to discern the tendencies behind India's adoption of the digital payment system. The paper also examines the use of digital platforms for financial transactions in response to the demonetization of cash. The report also presents details on the government's aim to transition the Indian economy to a cashless system and explores the extent to which consumers would embrace this new system. Data was collected via the use of a methodical questionnaire in order to ascertain the prospective trajectory of the digital payment system in India.

The publication by Pandey and Rathore in 2018 This research examines the effects of the digital payment system. Due to the process of modernization and globalization, it is necessary for people to use current payment methods. The analysis of this study relies on secondary data, including many sources such as government statistics and previous research publications. The assessment of the influence and adoption of digital payments by individuals has been established via the study of all gathered data.

Singh and Rana conducted a study in 2017. This paper showcases the author's demonstration of how demonetization facilitated the proliferation of digital wallets and digital payments in India. Due to a substantial rise in internet use and the proliferation of smartphone users, many found it more convenient to employ the internet as a replacement for physical currency. The author emphasized the competition among various digital wallet providers to enter and expand in the Indian market, seeing it as the most significant chance for them to establish their own enterprises. India was expected to transition to a cashless economy, with citizens inevitably adopting digital payment systems due to the process of digitization (Vidani, Meghrajani, & Siddarth, 2023). The research used

ANOVA to establish that there is no variability in customer perception based on demographic factors.

Massilamany and Nadarajan (2017) examined the variables that impact the adoption of digital banking services 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.

Narendra Gupta (2017) is the official name of Gupta. The researcher conducted a conceptual study on the transformation of the Indian banking system from a conventional mode to a convenience mode, namely from cash-based transactions to online transactions. This 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. The researcher in this study argues that the widespread acceptance of digital transactions may be facilitated by implementing a strong security system, ensuring data protection, and providing education on how to effectively use digital systems (Vidani J. N., 2018).

METHODOLOGY

Digital banking services are a cutting-edge and recent technological advancement that revolutionizes the financial sector. These services enable customers to 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 has significant rates 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 had 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 challenging and requires a significant amount of time 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 degree of knowledge and interest of 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?
- 3- 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 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 AND DISCUSSION

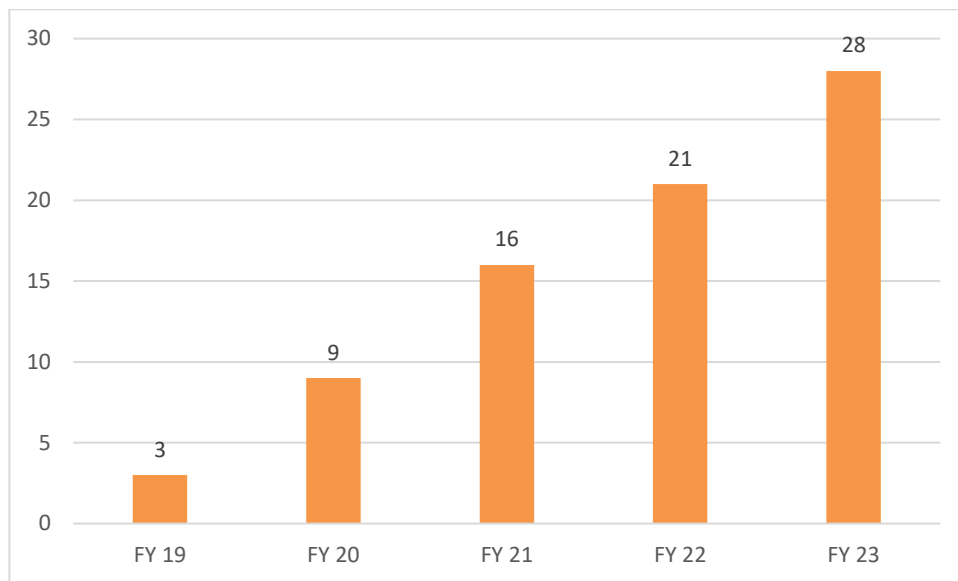


Figure 1. ICICI Digital Customers (Millions)

In June 2023, ICICI Bank served as the remitter bank for over 461 million UPI transactions in India.

The Unified Payments Interface (UPI) is a creation of the National Payments Corporation of India (NPCI) and was introduced in 2016. Users of payment service providers like as PhonePe or GooglePay may use NPCI as a switch to establish a connection with banks and facilitate money transfers. It is more intuitive and accessible compared to earlier transaction methods like IMPS.

An such instance is the bank's Micro, Small, and Medium Enterprises (MSME) business. ICICI Bank is increasing its small and medium-sized enterprise (SME) and business banking activities, which account for 4.4% and 6.7% of its loan portfolio, respectively, as of September 2022, using its business banking mobile application called InstaBIZ. Introduced in 2016 under the name iBizz, this application offers solutions specifically designed for individuals who work for themselves, small and medium-sized enterprises, and the network of merchants. Additionally, it offers safe working capital and overdraft facilities on bank fixed deposits. The bank has significantly improved and updated the InstaBIZ app over time, resulting in substantial benefits – the app has attracted 195,000 registrations from individuals who do not own accounts with ICICI Bank as of September 30, 2022. ICICI Bank has been awarded the Best Bank in Innovation by the judges for its InstaBIZ project, which has a user base of over 1.3 million active customers.

ICICI Bank has announced that it would soon use iLens for both vehicle and personal loans. By the way, vehicle loans account for 14.3% of the retail loan mix, totaling around Rs 72,618 crore. Furthermore, iMobile Pay, the bank's mobile application with a comprehensive range of 330 functions, is equally appealing to consumers who are not affiliated with the bank. ICICI Bank use this data to promote and sell other products. Currently, the primary purposes for the bank's clients are payment services, accounts, and cards services. On the other hand,

non-bank consumers utilize the app for UPI and payment services. As of December 2022, a total of 8.7 million individuals who are not clients of ICICI Bank have signed up for and used the iMobile Pay application.

With a retail loan mix share of 6.6 percent and a card base of 10 million, the company is extending its credit card services via a co-branded strategy with retail behemoth Amazon's Amazon Pay and travel platform MakeMyTrip.

Another focus area is major corporations. The bank provides over 20 industry-specific digital solutions that are customized to meet the requirements of business customers. This include digital banking solutions, channel partners, dealers, suppliers, workers, as well as tailored services for promoters and the senior management. Additionally, it provides comprehensive coverage for organizations via solutions such as supply chain management, export-related needs, treasury management, and more, ensuring a 360-degree approach. ICICI Bank has an extensive and well-developed digital strategy.

ICICI Bank, a prominent participant in the financial industry, has adopted an interoperable digital infrastructure for the digital sourcing and processing of documents. The bank employs a comprehensive strategy by providing carefully selected goods and services via user-friendly apps, central hubs, and well equipped branches and managers. These resources, together with analytics and pre-approved loan restrictions, enable both human and bot relationship managers to provide 24/7 service to consumers.

ICICI Bank has been recognized for its innovative technology advancements and has received the Bank of the Year award for the third year in a row in the BT-KPMG Best Banks and Fintechs Survey for 2021-22. This recognition highlights the bank's effective adaptation to its digital transformation while continually providing exceptional financial services.

CONCLUSIONS AND RECOMMENDATIONS

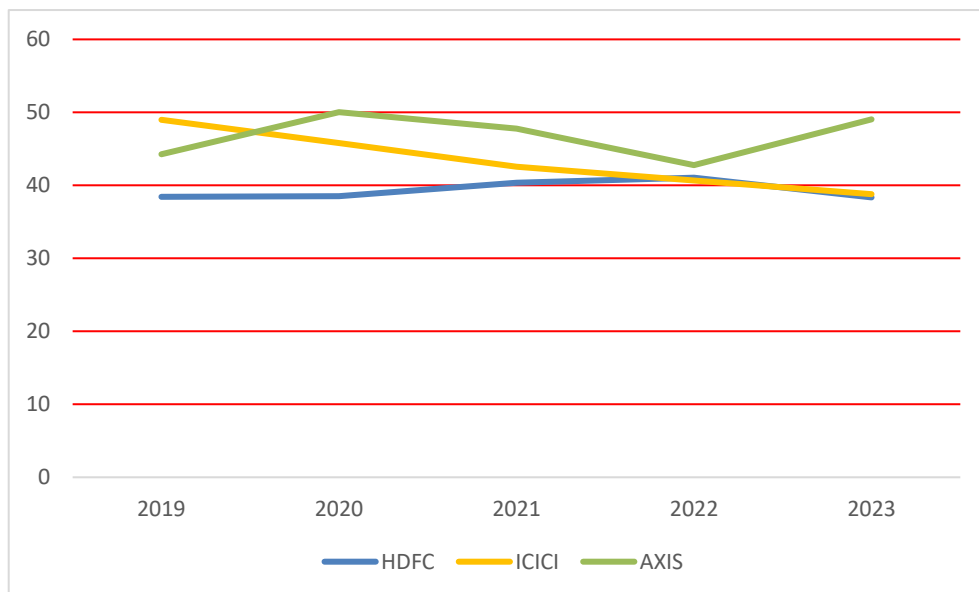


Figure 2. Private Bank Cost to Income Ratio

ICICI Bank demonstrates a declining pattern, enhancing its efficacy across the span of five years.

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 the efficiency of banks in controlling their expenditures relative 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 may incur a cost of around Rs 100, however the identical statement can be obtained at a 50% reduced price via online banking.

Contrarily, although a stop payment request might cost more than Rs 50 when made via conventional banking channels, it is provided as a free service for those who choose to use Net Banking.

There are several other banking services available where you may save money by choosing to use Net banking (refer to the table). However, the majority of individuals, particularly those who favor traditional banking, are often unaware that they are incurring charges for these services or that these expenses are accumulating until they carefully examine their quarterly bank accounts.

Table 1. Net Banking Services that Can 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.

Over the next several years, the Indian banking sector is anticipated to undergo a significant upheaval, characterized by a shift towards customer-centricity as the primary focus for most institutions. Private banks and public sector banks (PSBs) will have a crucial role in spearheading substantial transformation projects by forming strategic alliances with fintechs and digital financial service facilitators.

FURTHER STUDY

This research still has limitations so further research needs to be carried out on the topic Revolutionizing Finance: Unveiling the Digital Banking Terrain in India with a Focus in order to perfect this research and increase insight for readers.

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