



Adoptability of Information Technological infrastructure in Banking Sector

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ABSTRACT

Information technology (IT) has revolutionized the banking industry, notably impacting major Indian banks. The integration of IT has led to several advantages, including enhanced customer service through internet and mobile banking, AI-driven solutions, and personalized services. Efficiency has also improved significantly with automated processes such as electronic fund transfers (EFT), real-time gross settlement systems (RTGS), and electronic clearings/settlements (ECS), reducing errors and enhancing operational speed. Moreover, IT has bolstered security measures in banks, incorporating biometric authentication, encryption technologies, and fraud detection systems to protect customer data and transactions. Additionally, IT has facilitated broader access to financial services, especially in remote areas, through platforms like national electronic fund transfer (NEFT), shared payment network systems (SPNS), and Unified Payments Interface (UPI). Furthermore, IT-driven innovation has led to the introduction of credit cards, e-wallets, and other innovative payment solutions, enhancing the overall banking experience for customers.

Keywords: Information technology (IT), Banking industry, Customer service, Internet banking, Mobile banking, Artificial intelligence (AI), Electronic fund transfer (EFT)

1. INTRODUCTION

Information technology (IT) has developed into an essential component of our day-to-day lives, making it possible for us to access information [1], communicate with people, and do business in ways that were not feasible in the past. Education system, entertainment industry, healthcare [2] etc. all make use of information technology in their respective operations and applications. It has fundamentally altered the ways in which we interact with one another, get access to

information, and do business [3]. The Bank of India (BOI) and the Housing Development Finance Corporation (HDFC) are both examples of major banks in India that have integrated IT solutions into their business processes. An investigation of the effects that information technology has on these institutions may provide light on the advantages and disadvantages of using IT in the banking industry [4]. The delivery of financial services to clients has been revolutionised as a result of advances in information technology, which

have resulted in enhanced customer service, increased efficiency, enhanced security, expanded access to financial services, and enabled innovation [5]. However, the employment of information technology is not without its drawbacks, such as the possibility of becoming the target of a cyber attack and have to make continual investments in IT infrastructure and training. The use of information technology will continue to be a crucial driver of development and innovation in the banking industry since, all things considered; the advantages of using IT in the banking sector exceed the associated hurdles [6].

In today's interconnected economy, traditional financial institutions are required to implement a great deal of recent technological progress in order to guarantee their future survival. As a direct consequence of this, during the course of the preceding several years, financial institutions have made the following modifications to their technological infrastructure:

Computerization banking: The term "computerization of banking" refers to the use of computer systems and software in order to automate banking procedures, hence enhancing the effectiveness as well as the precision of banking operations [7]. The banking business has been revolutionised by the advent of computerization, which has made it possible for banks to offer their clients with services that are both prompter and dependable. Both banks and their clients have reaped major advantages as a result of the widespread use of computerization in the banking industry. It has enhanced efficiency, accuracy, security, and convenience in banking processes, which has enabled banks to deliver services to their consumers that are both more expedient and more dependable [8]. We may anticipate more developments in the computerization of banking, with new features and capabilities that will continue to revolutionise the business as technology continues to grow. These breakthroughs can be expected to occur as technology continues to evolve [9]. The following is a list of some of the advantages that computerization has brought to the banking industry:

Faster Processing: More Quickly and Efficiently Computerization has made it possible for banks to process transactions more quickly and effectively, which has resulted in shorter wait times for consumers and an overall improvement in the quality of their banking experience.

Improved Accuracy: Computerized systems are less prone to mistakes and are more accurate than manual procedures. This is the second benefit of using computerised systems. This has contributed to a reduction in the number of errors that occurred during transactions and an improvement in the quality of service that was offered to clients.

Greater Efficiency: Computerization has made banking operations more efficient by automating procedures and eliminating the need for human involvement. This has resulted in a reduction in the amount of time and resources necessary to execute activities.

Enhanced Security: Computerized banking systems have increased security measures to safeguard client data from unwanted access and cyber threats. These features include firewalls, encryption, and biometric authentication.

24/7 Access: The advent of internet banking and mobile banking has made it possible for users of modern financial institutions to access their accounts and carry out transactions at any hour of the day or night, from almost any location on the planet.

Internet banking or online banking: Internet banking, also known as online banking, is a kind of electronic banking that enables clients to access their bank accounts and complete a variety of transactions through the internet. Internet banking is also known by its other name, online banking. In recent years, more individuals have been using digital devices to handle their financial affairs, which has contributed to the rise in popularity of online banking [10]. Therefore, users have an easier and adaptable approach to handle their financial matters thanks to online banking. They are able to access their accounts and conduct transactions at any time and from any location, eliminating the need for customers to physically visit a bank office. The manner that we handle our financial matters will be further revolutionised as a result of the continued development of technology, which will likely result in the addition of even more functions and features to online banking systems [11]. The following is a list of some of the most important aspects of online banking:

Account Access: Internet banking provides consumers with a safe online environment in which they may access

their account information, including their balances, transaction histories, and statements.

Transfers and Payments: Customers may utilise internet banking to move money between accounts, pay bills and make other forms of payments, as well as transfer monies between their own accounts.

Mobile Access: These days, a lot of financial institutions provide their clients access to their accounts and the ability to conduct transactions via their mobile banking applications.

Security: Online banking systems utilise sophisticated security mechanisms to safeguard consumer data from unwanted access and fraud. These security features include encryption and multi-factor authentication, among others.

Customer Support: Most online banking systems include customer support in the form of online chat or phone support to assist consumers with any problems they may be experiencing.

Mobile banking: E-banking takes the form of mobile banking, which enables consumers to access their bank accounts and carry out a variety of activities by utilising a mobile device such as a smartphone or tablet computer [12]. Mobile banking is a subset of e-banking. In recent years, mobile banking has grown more popular as an increasing number of individuals have begun to handle their accounts using mobile devices. In general, mobile banking offers users with a means to manage their accounts that is both easy and adaptable to their needs [13]. Customers are able to access their accounts and conduct transactions using their mobile devices anytime, from any location, and at their own convenience. It is reasonable to anticipate that as technology continues to advance, even more features and capabilities will be introduced to mobile banking systems, further revolutionising the manner in which we handle our financial matters [14]. The following is a list of some of the most important aspects of mobile banking:

Account Access: Customers who use mobile banking may access their account information, including their balances, transaction histories, and statements, by using a mobile app or a web browser on their mobile device.

Transfers and Payments: Customers who have mobile banking may use it to move money between their accounts, pay bills and make other kinds of payments, as well as transfer money between their accounts.

Check Deposit: Customers who use certain mobile banking applications may deposit checks by just snapping a snapshot of the check with their mobile device in order to complete the transaction.

ATM Locator: An ATM locator is a function that is included in many mobile banking applications. This feature enables clients to discover ATMs nearby in order to withdraw cash or complete other types of activities.

Security: Mobile banking systems utilise sophisticated security measures to safeguard consumer data from unwanted access and fraud. These security features include encryption and multi-factor authentication, among others.

Artificial Intelligence (AI): The field of computer science known as artificial intelligence (AI) focuses on the creation of intelligent machines that are capable of completing tasks that would normally require human intelligence. Some examples of these tasks include visual perception, speech recognition, decision-making, and language translation [15]. AI is being put to use in the banking sector to improve the overall client experience, boost operational efficiency, and identify fraudulent activity. In general, the use of AI in banking is expanding at a fast rate, and a revolution in the sector is anticipated to occur in the years to come [16]. Banks may enhance their customer service, simplify their processes, and reduce risk by using AI technology, all of which will lead to increased productivity and profitability.

The following are some of the most important ways that AI is now being applied in the banking industry:

Chatbots and Virtual Assistants: Chatbots and virtual assistants that are powered by AI are increasingly being utilised to give round-the-clock help to clients, provide answers to commonly asked queries, and assist users with transactions.

Fraud Detection: AI algorithms are being used to evaluate massive volumes of data in order to identify fraudulent activities and avert financial losses. This is being done in order to combat fraud.

Credit Scoring and Underwriting: Artificial intelligence is being used to the process of credit scoring and underwriting in order to automate it, which will result in the process being both quicker and more accurate.

Personalized Recommendations: AI algorithms are being used to analyze customer data and provide personalized product and service recommendations.

Risk Management: Artificial intelligence is now being used to assess market trends and identify future dangers to the banking sector. This enables banks to better manage the risks associated with their operations.

Electronic fund transfer (EFT): Electronic Fund Transfer, sometimes known as EFT, is a technology that permits the electronic transfer of money from one bank account to another, either within the same bank or between separate banks. This may occur either within the same bank or between other banks. Electronic funds transfer is a method that is not only risk-free but also quick and easy to use, and it has rapidly become an indispensable technology in the financial sector. EFT, or electronic funds transfer, is a technology that is very important to the banking industry because it allows for the safe, quick, and hassle-free transfer of money between accounts. This paves the way for consumers and businesses to conduct financial transactions in a way that is both efficient and cost-effective [17]. The initiation of EFT transactions is possible through a variety of methods, including internet banking, mobile banking, and phone banking. EFT transactions may take several forms, including the following types:

Automated Clearing House (ACH) transactions: ACH transactions are electronic payments that are processed in batches. These types of transactions are often used for recurring payments such as payroll, bill payments, and direct deposit of cash.

Wire transfers: Wire transfers are electronic transfers of monies that are handled in real time. They are often used for transactions that need to be completed quickly or are of a great value, such as making overseas payments or making major purchases.

Debit card transactions: A debit card transaction is an electronic funds transfer that is started by using a debit card at a point of sale or via an automated teller machine (ATM).

Online banking transfers: Transfers made through online banking are electronic funds transfer transactions that are started using an online banking platform. These transactions are most often used to move money between accounts held at the same bank or at separate banks.

The use of EFT provides a number of advantages, which include the following for customers as well as for companies:

Convenience: EFT eliminates the need for actual checks or cash transactions, making it possible to move money across accounts in a rapid and simple manner.

Speed: EFT transactions are handled rapidly, often between a few minutes to a few hours, depending on the kind of transaction. This speed varies based on the specifics of the transaction.

Security: Electronic funds transfer operations provide a high level of protection against fraudulent activity and unauthorised access by using cutting-edge encryption and authentication methods.

Cost-effectiveness: EFT transactions are often less expensive than conventional payment methods such as cheques and wire transfers. This results in lower transaction costs for customers and companies alike.

National electronic fund transfer (NEFT): National Electronic Fund Move is a payment system in India that allows people and companies to electronically transfer payments from one bank account to another. NEFT is an abbreviation for "National Electronic Fund Transfer." Customers of participating banks in India have access to the National Electronic Funds Transfer (NEFT), which is managed by the Reserve Bank of India (RBI). Transactions made through NEFT are handled in batches, and each day sees many batches go through the processing system. The Reserve Bank of India (RBI) is the entity that decides how long it will take to execute NEFT transactions, which are normally completed within a few hours. The current minimum amount required to complete a NEFT transaction is INR 1, and there is no limit on the amount that may be sent using this method [18]. The National Electronic Funds Transfer (NEFT) is a technology that is very important to the banking industry in India because it offers customers a way to transfer money between accounts that is safe, quick, and easy, thereby enabling customers to conduct their financial transactions in a manner that is both efficient and cost-effective.

A client is required to supply the following information before a NEFT transaction may be initiated:

The number of the bank account that belongs to the recipient

The name of the person who will benefit

The branch of the beneficiary's bank as well as its IFSC code

The monetary value of the transaction.

The individual bank account number of the consumer
The National Electronic Funds Transfer (NEFT) is a payment system that is known for its exceptional level of safety and protection against unauthorized access as well as fraudulent activity. NEFT transactions may be started using a variety of methods, such as mobile banking, phone banking, and internet banking.

NEFT provides its consumers with a number of perks, including the following:

Convenience: The use of NEFT eliminates the need for physical checks or cash transactions, making it possible to conduct fast and simple money transfers between accounts.

Speed: The processing of NEFT transactions is lightning fast, taking place normally within a few hours but varying according to the processing timeframes of the RBI.

Security: NEFT transactions are protected against fraudulent activity and unauthorised access by using cutting-edge encryption and authentication technology.

Cost-effectiveness: Customers benefit from lower transaction costs as a result of NEFT's cost-effectiveness since NEFT transactions are often less expensive than conventional payment methods such as wire transfers and cheques.

Real time gross settlement system(RTGS): The Real Time Gross Settlement System, or RTGS, is a payment system that is used in India. It allows large-value electronic financial transfers to be made in real time between different banks. Customers of participating banks in India have access to the Reserve Tender Clearing System (RTGS), which is managed by the Reserve Bank of India (RBI). The Real-Time Gross Settlement System (RTGS) is an important technology in the Indian banking industry because it offers a safe, quick, and effective method of transferring large sums of money between accounts. As a result, it enables customers to conduct financial transactions in a manner that is both efficient and cost-effective. Real-time gross settlement system (RTGS) transactions are processed in real time, which implies that the transactions are finalised as soon as they are begun, immediately after the processing has been completed. Because of this, the

RTGS is an excellent choice for use in high-value transactions, such as payments between businesses and substantial purchases. RTGS transactions are required to have a minimum transaction value of 200,000 Indian Rupees (INR), and there is no limit placed on the amount that may be transacted [19].

A client is required to supply the following information before an RTGS transaction may be initiated:

The number of the bank account that belongs to the recipient

The name of the person who will benefit

The branch of the beneficiary's bank as well as its IFSC code

The monetary value of the transaction.

The individual bank account number of the consumer
The Real-Time Gross Settlement System (RTGS) is a payment system that offers an exceptionally high level of protection against fraudulent transactions and unauthorised access by using cutting-edge technology in the areas of encryption and authentication. Transactions using the Real-Time Gross Settlement System (RTGS) may be started using a number of different channels, including online banking, mobile banking, and phone banking.

RTGS provides a number of advantages to its users, including the following:

Speed: The settlement of RTGS transactions takes place in real time, which means that the money is sent straight away.

Security: RTGS transactions are protected against fraudulent activity and unauthorised access by using cutting-edge encryption and authentication technology.

Convenience: RTGS eliminates the need for physical checks or cash transactions, making it possible to move huge sums of money between accounts in a rapid and painless manner.

Transparency: Customers are given access to a payment system that is both transparent and efficient thanks to RTGS, which also allows for the tracking and monitoring of transactions in real time.

Magnetic Ink Character Recognition(MICR):The technology known as Magnetic Ink Character Recognition (MICR) is used by financial institutions in order to process cheques and other types of financial documents. Magnetic ink is used in MICR technology, which prints characters on the underside of checks.

These characters are able to be read and processed by certain types of machinery. The MICR technology was first shown to the public in the 1950s and has since developed into an industry standard for the processing of checks in the banking sector. The technology gives banks the ability to perform checks more quickly and correctly, which in turn lowers the likelihood of mistakes and fraudulent activity. In most cases, the routing number of the bank, the account number, and the check number are all included on the MICR line of a check [20]. The MICR line is written using a particular typeface that is designed to be readily interpreted by MICR readers. These readers are used by financial institutions in order to scan and process checks. MICR technology has had a significant impact on the banking industry as a whole because it enables the efficient and accurate processing of checks and other financial documents, it lowers the risk of errors and fraud, and it improves the overall efficiency of banking operations. All of these factors contribute to the growth of the banking industry. There are several advantages associated with the use of MICR technology in the banking sector, including the following:

Accuracy: The MICR technology allows banks to process checks in a timely manner while maintaining a high level of accuracy, hence lowering the likelihood of both mistakes and fraudulent activity.

Speed: The ability of MICR readers to process checks rapidly enables quicker timelines for the clearing of checks.

Security: Because MICR ink is very resistant to tampering and manipulation, it is impossible for dishonest individuals to change the information that is printed on the check.

Standardization: The MICR technology is a standard in the banking sector, which enables financial institutions to process checks from other financial institutions in a timely and correct manner.

Debit card: A debit card is a kind of payment card that gives the cardholder access to monies in their bank account, allowing them to make purchases or withdraw cash from ATMs using those funds. When a cardholder uses their debit card, the corresponding amount of money is promptly taken out of their bank account. Debit cards are often connected to the checking account of the cardholder and are provided by financial

organisations such as banks or other types of financial institutions. The card may be used to make purchases at stores that accept debit cards, and it can also be used to withdraw cash from ATMs. Both of these functions are available to cardholders [21]. Consumers want to use debit cards since these cards come with a number of advantages, including the following:

Convenience: The debit cards are widely recognised by retailers and may be used to make purchases in-store as well as online. Additionally, debit cards can be used to withdraw cash from ATMs.

Security: When it comes to safety, carrying cash is often deemed riskier than carrying a debit card since it is much more difficult to cancel or replace a debit card if it is lost or stolen.

Budgeting: Consumers who use debit cards may better control their spending and stick to their budgets since these cards give them access to just the money that is already in their bank account.

Rewards: Certain debit cards, such as cashback or points for purchases made with the card, may be earned via certain incentive programmes.

A cardholder has to have a checking account with a bank or other financial institution that is authorised to issue debit cards in order to be able to use a debit card. In order to access their account, make purchases, or withdraw money, the cardholder is also required to have a personal identification number, often known as a PIN. In many contexts, the use of cash and checks has been largely supplanted by the use of debit cards as a payment method. Customers may access their money and make purchases quickly and easily using these methods, which are also safe and convenient.

Credit card: A payment card is known as a credit card when it allows the cardholder to borrow money from a bank or other financial institution in order to make purchases or pay for services using the card. It is the responsibility of the cardholder to repay the amount that was borrowed, often with interest. When a cardholder makes a purchase using a credit card, the issuer of the card is the one who pays the merchant for the transaction. It is the responsibility of the cardholder to reimburse the issuer of the card. The issuer of the credit card decides the maximum amount of accessible credit for the cardholder, and that decision is influenced by the cardholder's income as well as their credit history [22].

Credit cards provide customers with a number of advantages, including the following:

Convenience: Credit cards are widely accepted by retailers, which makes using them as a form of payment a handy alternative for purchases made both in-person and online.

Rewards: Many different credit cards come with reward programmes, such as cashback or point systems, for using the card to make purchases.

Protection: Credit cards give protection against fraudulent and illegal transactions. In addition, many credit cards provide supplemental insurance and extended warranties for items that are purchased using the card.

Build Credit: Using a credit card in a responsible manner may assist in establishing a positive credit history, which may be useful in the future for getting loans, mortgages, and other types of financial products.

However, if they are not utilised in a responsible manner, credit cards may also be a cause of financial stress. When a cardholder carries a balance from month to month, they are exposed to the high interest rates and fees that are associated with carrying a balance. These costs may rapidly add up and result in a considerable amount of debt. In order for a cardholder to make use of their credit card, they must first apply for the card and get approval from the card's issuer. In addition, the cardholder is required to provide their consent to the card's terms and conditions, which include the interest rate, fees, and terms of repayment. It is essential for cardholders to make responsible use of their credit cards and to borrow no more than they are able to pay back on a timely basis.

Automated teller machines (ATM): Automated Teller Machines, often known as ATMs, are electronic banking outlets that provide consumers the ability to conduct financial transactions independently, without the assistance of a human teller or bank employee. The majority of the time, automated teller machines may be found in public places like shopping malls, airports, and even on the street itself [23]. They are open to consumers around the clock. The following are some of the financial services that may be obtained through ATMs:

Cash withdrawals: Withdrawing cash from a bank account is made possible for customers by using the ATM card associated with their bank account.

Deposits: Customers are able to deposit cash and cheques into their bank accounts using several different types of automated teller machines (ATMs).

Transfers: Customers may use an automated teller machine (ATM) to transfer monies between their own bank accounts, or they can transfer funds to the account of another individual.

Account Enquiries: Customers may use an automated teller machine (ATM) to inquire about their accounts by checking their account balances, reviewing their transaction histories, and printing out their account statements.

Bill Payments: Customers are able to pay their bills, including credit card and utility bills, through some automated teller machines (ATMs).

A consumer has to have either an ATM card or a debit card that is connected to their bank account in order to use an automated teller machine (ATM). To access their own account and carry out transactions at an automated teller machine (ATM), customers are additionally need to have a personal identification number (PIN). Customers' access to their bank accounts and the ability to conduct financial transactions have both risen in popularity thanks to the convenience offered by ATMs. Customers who are always on the go will find that their availability around the clock and in a number of different places makes them an excellent choice.

SPNS (Shared payment network system) Bank Net:

The Shared Payment Network System (SPNS) is a network created by the National Payments Corporation of India (NPCI) to provide a secure and reliable platform for electronic payments in India. Bank Net is a service offered by the Reserve Bank of India (RBI) that provides a secure network for interbank transactions. SPNS Bank Net is a combination of these two services and provides a secure and efficient way for banks in India to process electronic payments. The system allows banks to send and receive electronic payments in real-time, 24/7, using a standardized format that is recognized by all participating banks. SPNS Bank Net provides a range of electronic payment services, including:

National Electronic Fund Transfer (NEFT): A service that allows customers to transfer funds from one bank account to another bank account in India.

Real Time Gross Settlement (RTGS): A service that allows high-value transactions to be settled in real-time.

□ Immediate Payment Service (IMPS): A service that enables customers to transfer money instantly using their mobile phones.

□ Aadhaar Enabled Payment System (AEPS): A service that allows customers to withdraw money, check their account balance, and transfer funds using their Aadhaar number.

SPNS Bank Net has played a significant role in modernizing India's payments system and has helped to reduce the reliance on cash-based transactions. The system has helped to improve the speed, security, and efficiency of electronic payments, making it easier for businesses and individuals to send and receive money in India.

UPI: UPI stands for Unified Payments Interface, which is a real-time payment system developed by the National Payments Corporation of India (NPCI). UPI allows users to transfer money from their bank account to another bank account instantly using a mobile device. With UPI, users can link one or multiple bank accounts to a single mobile application and make payments using their mobile phone number or a virtual payment address (VPA). Users can also use UPI to make payments to merchants, pay bills, and buy goods and services online. The UPI system operates 24x7 and can be used by anyone with a bank account in India. The system uses two-factor authentication, including a mobile phone number and a UPI Personal Identification Number (UPI-PIN), to ensure secure transactions [24]. UPI has revolutionized the digital payments landscape in India since its launch in 2016. It has been widely adopted by banks and payment service providers and has become a popular payment method for individuals and businesses alike. UPI has helped to promote financial inclusion and has made it easier for individuals to make digital payments, especially in rural areas where access to traditional banking services is limited.

POS: POS stands for Point of Sale, which refers to the physical location where a transaction is completed, such as a retail store or a restaurant. The Point of Sale system is the technology used to facilitate the transaction, including the hardware and software that processes the payment. A POS system typically includes a card reader that can read credit or debit cards, a computer or tablet with specialized software that processes the payment, and a receipt printer. Modern POS systems may also include additional features such as inventory

management, sales reporting, and customer relationship management. In a retail environment, the POS system is used to process sales transactions and manage inventory, while in a restaurant, the POS system is used to take orders, process payments, and manage the kitchen. With the widespread adoption of electronic payments, many businesses have replaced traditional cash registers with POS systems that can accept credit and debit card payments, as well as mobile payments such as Apple Pay and Google Pay [25]. The use of POS systems has made transactions faster and more efficient, while also reducing the risk of fraud and errors associated with traditional cash handling. POS systems have become an essential tool for businesses of all sizes, and many businesses are now adopting cloud-based POS systems that offer enhanced functionality and scalability.

E-wallet: An electronic device or online service that enables customers to store and manage their payment information, such as credit card data, bank account information, or cryptocurrency holdings, is called an e-wallet, which is also known as a digital wallet. E-wallets are capable of handling a wide variety of financial dealings, including the sending and receiving of money between users, the payment of bills, and the making of purchases on the Internet. Access to an electronic wallet may be gained by the use of a mobile application, a website, or a physical device, such as a smart card or a USB drive [26]. E-wallet systems such as PayPal, Apple Pay, Google Pay, and Alipay are among the most widely used. Because users of e-wallets don't need to carry actual currency or credit cards around with them, one of the advantages of utilising an e-wallet is that it may give a safer and more convenient method to make purchases [27]. E-wallets may also include extra features like as rewards programmes, budgeting tools, and the ability to trace the history of previous transactions.

Conclusion: Integration of information technology (IT) has brought about significant advancements in the banking industry. The adoption of IT solutions has resulted in enhanced customer service through internet and mobile banking platforms, AI-driven services, and personalized offerings. Operational efficiency has also seen remarkable improvements with automated processes, leading to reduced errors and faster transactions. IT has strengthened security measures in banks, incorporating advanced authentication methods,

encryption technologies, and robust fraud detection systems to safeguard customer data and transactions. While challenges such as cybersecurity risks, continual investment in IT infrastructure, and staff training persist, the overall benefits of IT adoption in terms of improved customer service, efficiency, security, expanded access to services, and innovation outweigh these challenges.

Conflict of interest statement

Authors declare that they do not have any conflict of interest.

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