

## **E-BANKING SERVICES AND PERFORMANCE OF SELECT COMMERCIAL BANKS**

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### **ABSTRACT**

*The objective of the study was to determine the influence of self-service technology strategy on performance of major commercial banks. The study adopted a descriptive cross sectional research design and population of the study comprised of all the eleven commercial banks. Regression analysis has been used to conclude that there is a relationship between self-service technologies and performance of commercial banks.*

*The study therefore recommends that commercial banks consider intensifying self-service technologies for better accessibility thus improving financial performance. Uptake should be affordable and deemed secure to encourage a culture of adoption and acceptance by customers should be created thus ensuring the future sustainability of self-service technologies as a workable strategy for competitive edge.*

### **KEYWORDS**

**Electronic Banking, Self-Service Technology, Services, Performance etc.**

### **INTRODUCTION**

Information technology advancement is changing the marketing landscape of goods and services, such that service sectors like banks have increased the use of self-service technologies (SSTs). (Vargo & Lusch, 2004). Technology has appealed to service providers due to standardized service delivery; reduced labour costs and expanded options for delivery to the customer.

SSTs are interfaces that enable customers get services independent of direct employee involvement and therefore as a strategy, SSTs are expected to increase a firm's level of competitiveness, cost efficiency, enhancement of service quality and attraction of new customers as compared to firms that will not have adopted the strategy for service delivery. The banking sector have come a long way and the mechanization of this sector has added fuel to the entire process of transformation of the industry, which now aspires to serve the world at large instead of confining itself to a particular sector (Dabholkar & Bagozzi, 2010). Therefore in a world with a cut-throat competition and which is characterized by an enlightened customer base, banks can use technology based service delivery platforms to increase their customer level of satisfaction and therefore increase their competitiveness in comparison with the other players in the market.

Indian banking industry has lately witnessed an increased activity in terms of level of competition and to compete effectively, there has been a major focus to operationalize improvements with a view of minimizing the resulting impact on attrition, dormancy and loyalty, and in the process achieve a benefit in terms of their costs of service. In a bid to stay ahead of competition, most banks have resorted to adopting technology based self-service channels that promise to remove the constraint of time, distance and communication. Adoption of SSTs in Indian banking sector has been slow due to more complex and less compatible systems that are not compatible with the existing values and behaviours of mature consumers. This indicates that some customers perceive greater benefits from SSTs, while others perceive greater benefits from banking through face-to-face (Bateson, 2010).

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## **LITERATURE REVIEW**

### **Self –Service Technology**

Self-Service Technologies refer to access to banking transactions by use of technology as medium (Zeleny, 2009). It enables customers to perform transactions without visiting a bank's branch. This makes Intelligent ATMs, credit cards, smart cards, Internet banking (IB), Mobile banking (MB) and most recently banking applications downloaded from the mobile play store. SSTs make businesses continuously available for the consumers' convenience and comfort (Meuter & Bitner, 2008). Commercial Banks have adopted self-service technology of various types which are availed to customers independently to meet their needs without them having to interact directly with any bank employees (Meuter et al., 2010).

Introduction of SSTs in service delivery are aimed at benefiting the customer; this requires increased involvement by the customer. These factors may discourage the customer from trying out the technology (Honebein & Cammarano, 2005). The attitude of the customer towards SSTs will determine. Satisfaction with service delivery through SSTs is commonly viewed as a useful gauge for effectiveness by the customer. This should result in customer satisfaction and retention which eventually should impact performance through growth of customer numbers and increase in value per customer (Lewis & Mitchell, 2014).

### **Organizational Performance**

According to Gibson and Singhal, (2010) organizational performance refers to the achievement by an organization seen through measures such as achieved targets, period of time for achieving the targets and realized efficiency and effectiveness. Organizational performance can be measured using financial and non-financial terms. Financial terms refer to productivity of an enterprise measured through revenue growth, profit, and market share compared to other enterprises in the same industry. Financial performance can also be evaluated by efficiency and effectiveness of controls that results in cost savings. Venkatraman and Ramanujam (1986) cited that performance can be measured through financials, such as return on a firm's investment, growth of sales, and profit over a defined period, organization effectiveness and overall business performance. Non-financial organization performance looks at quality of service and products alongside innovations of both in relation to customer satisfaction, retention and loyalty. This is measured through growth in customer numbers and value per customer. It also considers attainment of workers satisfaction that increases productivity (Gibson & Singhal, 2010). Organization performance can therefore be well summarized by looking at the four dimensions of Balanced score card that is, financials, customer satisfaction, controls efficiency and productivity.

### **Self-Service Technology and Organizational Performance**

The importance of service delivery, need for improved satisfaction, retention of customers, improving sales and need to increase market share in order to improve corporate image cannot be overstated (Lewis & Mitchell, 2014). Self Service Technology as a development over traditional banking system reduces the cost of transaction processing, Service providers who adopt SSTs may experience increased customer satisfaction, productivity, improved cost efficiency and ultimately organization performance (Bitner et al, 2009). SSTs allow customers to perform transactions and complete services on their own reducing the need for tellers and thereby saving the associated expenses and costs (Hammer, 2010). SSTs serve as differentiator that firms can leverage on to improve reputation through technological advancement. The relationship between SST technology strategy and performance is the key to measure user satisfaction (Pitt et al., 2010). The customer perception of overall service excellence is seen through quality. There exists a rapid advance in technology-based systems which lead to fundamental changes in banking interaction with customers, a trend that is well established in the service industry. Service providers are increasingly urged to invest in technology to better secure their future in the electronic world (Bitner, 2009).

The importance of self-service technology strategy on banking seen from improved satisfaction and retention of customers. Self-service technology provides an opportunity to utilize customers as free inputs in increasing productivity in banking industry (Ojasalo, 2009). SSTs can reduce costs and improve efficiency of resources used in the service process resulting in positive impact to customer value (Bitner et al, 2009). Commercial banks acceptance

of the self- service option will decide the capacity and utilization of new infrastructure investment. Anselmsson (2001) examined customer-characteristic and technology-specific factors of service quality in a context of self- servicing at commercial banks. According to Meuter et al. (2010), SSTs are to meet their service needs free of direct service employee involvement. The services that SSTs provide are varied including monetary transactions, self-help and customer services.

### **OBJECTIVES OF STUDY**

The main objective of the study is to analyse the Electronic Banking Services and Performance of Select Commercial Banks in India.

### **RESEARCH METHODOLOGY**

#### **Research Design**

This study adopted descriptive cross sectional design. Descriptive research design was chosen as it was deemed an appropriate way of collecting data by obtaining opinions, attitudes, behaviours and beliefs by way of answers from selected respondents in order to understand the group or population represented. Descriptive cross sectional research has the advantage of unchanged natural environment that allows respondents to respond in their own time frame. Population of study comprised 11 select commercial banks in South India. Respondents (36) of all the said commercial banks have participated in this study.

#### **Data Collection**

This study used primary and secondary data. Primary data was collected using semi structured questionnaire that consisted of open ended and closed questions. Open ended questions allowed respondents to answer questions in an elaborate way while closed questions guided respondents on quick responses. Use of questionnaire ensured that confidentiality was upheld, saves on time and was very easy to administer. Two questionnaires were distributed to each bank for the technology and finance managers to fill as they understand the effect that the technology has impact on performance of the banks. Secondary data supplemented primary data.

#### **Data Analysis**

Data analysis was done through social sciences statistical software package version 20. This was useful in predicting the future outcome. This acted as an analytical tool for manipulating all the data that was gathered for analysis and presentation. In particular, mean scores, standard deviations, percentages and frequency distribution were used to summarize the responses and to show the magnitude of similarities and differences. Results were presented in tables. A regression analysis model was used to show correlation between the variables between the self-service technology and performance. The regression equation assumed the following:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \alpha$$

Where: Y is Organizational Performance;  $\beta_i$  - Are the Regression Coefficients;  $X_1$  - Internet Banking;  $X_2$  - Automatic Teller Machine;  $X_3$  - Smart Cards;  $X_4$  - Credit Cards;  $X_5$  - Mobile Banking;  $\beta_0$  = Y- Intercept.

### **DATA ANALYSIS AND DISCUSSION**

#### **Response Rate**

A total of 55 questionnaires were distributed among the 11 select banks and 36 responses were received. This represented a response rate of 73% which was adequate for data analysis purposes and well conforms to Mugenda and Mugenda (2003) assertion that a response rate of 70% and above is adequate.

## Demographic Information

The factors were considered in this study include gender, age, education and length of service.

**Table-1: Demographic Information (N=36)**

| Category           | Item                | Percentage | Cumulative Percentage |
|--------------------|---------------------|------------|-----------------------|
| Gender             | Male                | 43.8       | 43.8                  |
|                    | Female              | 56.2       | 100.0                 |
| Age group          | 31-40 Years         | 37.5       | 37.5                  |
|                    | 41-50 Years         | 43.8       | 81.3                  |
|                    | 51-60 Years         | 18.7       | 100.0                 |
| Level of Education | Certificate/diploma | 31.2       | 31.2                  |
|                    | Bachelor degree     | 50.0       | 81.2                  |
|                    | Master's degree     | 18.8       | 100.0                 |
| Service (Yrs.)     | < 10 years          | 18.8       | 18.8                  |
|                    | 10 – 20 Years       | 25.0       | 43.8                  |
|                    | > 20 Years          | 56.2       | 100.0                 |

Sources: Questionnaire

Results on the respondents gender was that 56.3% were female while 43.8% were male. This showed majority as female respondents although the male and female difference was not significant and therefore this implies that the study was not influenced by gender imbalance. The study indicates 43.8% of the respondents said that their age was between 41 and 50 years; 37.5% of the respondents indicated their age to be 31 and 40 years while 18.7% of the respondent said that their age was over 51 years. Results indicate that majority of respondents were aged above 40 years. Respondents' level of education showed that 50% of the respondents were bachelor degree holders; 31.2% of the respondents indicated their highest level of education as certificate/diploma while 18.8% of the respondent said that master degree was their highest level of education. Results indicated that majority of respondents had attained degree level of education implying sufficient knowledge on importance of self-service technology to the banks.

Respondents who are diploma/certificate holders can be attributed to majority of the respondents being over 40 years who were employed in the bank with the level of education they had that time and have not advanced their education. Results show 56.2% of respondents having worked in the commercial bank for more than 20 years while 25.0% of the respondents worked in the select banks for a period between 10 to 20 years. Further 18.8% from the respondents worked in the commercial bank for less than 10 years. Results indicate majority of respondents have worked in the commercial banks for a long time therefore understand the dynamics of the banking industry that has seen banks adopt self-service technology as a strategy for competitiveness in the market by improving their performance. The respondent strongly acknowledged that commercial banks had resorted to using self-service technology to reduce number of customers visiting the bank as well as remain competitive in the industry.

## Self- Service Technology Forms

Competition in Indian banking sector has seen commercial banks adopt different strategies in order to be competitive. Self-service technologies used were indicated as, internet banking, automatic teller machines, credit cards and smart cards and mobile banking.

## Internet Banking

The result show that internet banking was being used by the commercial banks and has improved process of innovation especially the operational procedures ( $M=4.125$ ); processes of service delivery and distribution of financial services (3.937) and enabled customers to interact with front office operations and therefore resulting in a satisfied workforce ( $M=3.75$ ). Thereby reducing the cost of personnel in the short term ( $M=3.562$ ). The low standard deviation variation indicates that respondents were in agreement on importance of internet banking. Results show

internet banking was important for the commercial banks as it has resulted in improved processes of service delivery enabling the bank reduce its operating costs. At the same time the interaction of the customers with the front office operations results in a satisfied workforce.

**Table-2: Internet Banking**

| <b>Internet Banking</b>   | <b>Mean</b> | <b>Std. Deviation</b> |
|---|-------------|-----------------------|
| Internet banking has led to innovation of banking products and consequently leading to a process of innovation to improve exclusively operational procedures. | 4.125       | .718                  |
| Online banking has emerged as noble way of offering banking service to people.  | 4.062       | .928                  |
| Internet banking is an innovation in the processes of service delivery and distribution of financial services.  | 3.937       | .771                  |
| Internet banking allows increased customer interaction at front office resulting to a satisfied workforce.  | 3.750       | 1.183                 |
| Internet banking forms a set of technological solutions for development and the distribution of financial services.   | 3.625       | .885                  |
| Internet banking reduces cost of personnel, in the short run.   | 3.562       | .727                  |

**Sources:** Authors Compilation

### **Automatic Teller Machine**

The results indicate that ATM technology has been put in place by the bank and it results in reduced waiting time for service (M=4.25); funds transfer is faster compared to manual transfer system (M=4.25) and that it is convenient for those travelling abroad (M=4.125). The respondents further said that customers are able to make withdrawals at locations where the bank does not have branches and withdraw local currency in a foreign country (M=3.875); the interbank network enables customers to withdraw and deposit money from machines (M=3.625) and that the ATM service directs attention of the organization towards the real priorities of the customer that includes withdrawals and deposits (M=3.562). The results show that automatic teller machine technology has been put in place by the bank and it results in decreased number of people visiting the bank to make withdrawals / deposit, enable customers to make their transactions whenever they are even without the bank having a branch there and that the system is faster compared to the manual system.

**Table-3: Automatic Teller Machine**

| <b>Automatic Teller Machine</b>   | <b>Mean</b> | <b>Std. Deviation</b> |
|---|-------------|-----------------------|
| ATM reduces waiting time for service.   | 4.250       | .774                  |
| Funds transfer is faster compared to manual transfer system.  | 4.250       | .683                  |
| ATM is convenience for people who are travelling.   | 4.125       | .885                  |
| It allows withdrawals at locations where one's bank has no branches, and withdrawal of local currency in a foreign country.           | 3.875       | .885                  |
| ATM Password facility provides confidentiality to transaction.  | 3.875       | .957                  |
| ATMs have network connections that enable users to withdraw and deposit money abroad.   | 3.625       | 1.024                 |
| ATM service directs attention of the organization towards the real priorities of the customer that includes withdrawals and deposits. | 3.562       | 1.093                 |

**Sources:** Authors Compilation

### **Smart Cards**

Respondents were requested to indicate extent to which smart card technology usage had been rolled out in their bank. Service technology improved performance and efficiency of banks thus resulting in overall decrease in operational cost, total cost of employment and expenses incurred on fixed assets.

**Table-4: Smart Cards**

| Smart Cards  | Mean  | Std. Deviation |
|--|-------|----------------|
| The card enables businesses to innovate and expand their products and services in a dynamic global market.       | 4.187 | .655           |
| Smart cards are secure, compact and intelligent data carriers and therefore secures more customers data.         | 4.062 | .680           |
| Smart card gives users freedom to carry large sums of money around without feeling anxious about possible theft. | 3.937 | .771           |
| Smart card enables purchase of goods / services including online payment is easier.                              | 3.437 | .813           |

**Sources:** Authors Compilation

### Credit Cards

Results in table 5 show credit cards was an important self-service technology rolled out in the bank and it offers a cardholder convenience, safety and higher purchasing power (M=4.125); provides higher risk-adjusted returns compared to other types of loans (M=4.062) and that it allows the cardholder to obtain funds at an interest from a retail bank (M=3.937). The respondents further said that the cards play an important role both to the consumers and the banking businesses (M=3.625) and allows users continued balance of debt, subject to interest charge (M=3.50). Results show that credit card technology was important to the bank and customers due to convenience and safety to customers and interest charge by bank on funds.

**Table-5: Credit Cards**

| Credit Cards   | Mean  | Std. Deviation |
|--|-------|----------------|
| Credit cards are increasingly an essential tool and offers cardholder convenience, safety and higher purchasing power.   | 4.125 | .885           |
| Credit cards are attractive to banks because they provide higher risk-adjusted returns compared to other types of loans. | 4.062 | .573           |
| Credit card as a financial instrument that allows the cardholder to obtain funds at an interest from a retail bank.      | 3.937 | .632           |
| Credit cards play an important role both to the consumers and banking businesses.  | 3.625 | .718           |
| Credit cards allow users continued balance of debt subject to interest being charged.                                    | 3.500 | .632           |

**Sources:** Authors Compilation

### Mobile Banking

The results on the use of mobile banking was that the cost of transacting was low (M=4.187); faster to transact (M=4.062) and that it enables users to receive short messages on their mobile phones containing latest information on transactions, as well as information on development of new products and services (M=3.937). The respondents said that mobile banking has helped in reducing queues (M=3.875); helps customers to store and save (M=3.375) and that it is convenient to both customer and banks (M=3.25). From the results, mobile banking adoption has resulted in reduced queues due to faster transaction hence convenience to bank and customer.

**Table-6: Mobile Banking**

| Mobile Banking  | Mean  | Std. Deviation |
|---|-------|----------------|
| The cost of transacting using M-banking.  | 4.187 | .834           |
| It's faster to transact using M-banking.  | 4.062 | .966           |
| It enables users to receive short messages on their mobile phones with current information transactions including information on new products and services offered. | 3.937 | .853           |
| It has reduced queues in the banking.   | 3.875 | .885           |
| M-banking service is used for funds storage by customers.   | 3.375 | .806           |
| M-banking is cost effective on registration fees.   | 3.312 | .704           |



|  |       |      |
|--|-------|------|
| It is convenient to both customer and banks. | 3.250 | .774 |
|--|-------|------|

**Sources:** Authors Compilation

## Performance Measures

The changes in the banking sector have seen commercial banks shift to self-service technology as a way of improving their performance.

**Table-7: Performance Measurers**

| Performance Measures   | Mean  | Std. Deviation |
|--|-------|----------------|
| Level of efficiency in serving customers has improved.   | 4.437 | .6291          |
| Efficiency in the bank through reduced operating expenditure.  | 4.187 | .9810          |
| Improved employee-manager relationships evidenced by reduced level of customer complain.                                     | 4.062 | .7719          |
| Increased market share.  | 4.062 | .7719          |
| Volume of the banks sales and market share has increased since the bank adopted the various forms self-service technologies. | 3.937 | .8165          |
| Employee productivity has improved.  | 3.875 | .8944          |
| Enhanced uptake of bank products by the consumer.  | 3.687 | .7932          |
| There has been an increased level of bank customer satisfaction.   | 3.625 | .6191          |
| Increased customers' loyalty.  | 3.500 | .6324          |
| Increased customer base for the bank.  | 3.375 | .7188          |

**Sources:** Authors Compilation

From the above analysis, it show that self-service technology enables commercial banks to increase the efficiency in serving customers (M=4.437); reduce operating expenditure (M=4.187); improved employee-manager relationship (M=4.062) and increased market share (M=4.062). The results further established that service technologies has seen the bank market share and revenue increase (M=3.937; improved employee productivity (M=3.875); enhanced uptake of bank products by the consumer (M=3.687); increased level of bank customer satisfaction (M=3.625); increased customers loyalty (M=3.625) and increased customer base for the bank (M=3.375). Results show self-service technology is important to listed commercial banks as it enables efficiency in serving customers thus increasing market share, revenue, uptake of bank products and increased customer base. The usage of technology also ensured that the customers are satisfied with the bank services thus creating loyalty.

## Self-Service Technologies and Performance

Relationship between self-service technologies and performance of listed banks was tested using linear regression analysis based on regression model presented. Below are the model summary- ANOVA and coefficients of regression.

**Table-8: Model Summary**

| Model | R     | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------|----------|-------------------|----------------------------|
| 1     | .805a | .647     | .519              | .53522                     |

**Sources:** Authors Compilation

Table 8 shows the coefficient of determination that is; the percentage variation determination in the dependent variable is supported by variation in independent variables. R square is .647 which implies variance in performance of select commercial banks can be explained by internet banking, automatic teller machine, smart cards, credit cards and mobile banking. Adjusted R squared is the coefficient of determination which shows the variation in the dependent variable due to changes in the independent variable. From results of the study, value of adjusted R squared was 0.519 indicating that the five independent variables explain 51.9% of performance of listed commercial banks operating in India. This means that other factors not studied here contribute 48.1% of performance of the select commercial banks.

**Table-9: ANOVA Results**

|   | Model       | Sum of Squares | d.f. | Mean Square | F     | Sig.  |
|---|-------------|----------------|------|-------------|-------|-------|
| 1 | Regressions | 5.786          | 4    | 1.447       | 5.050 | .015a |
|   | Residual    | 3.151          | 11   | .286        |       |       |
|   | Total       | 8.937          | 15   |             |       |       |

Sources: Authors Compilation

From ANOVA statics, study could establish that the regression model had a significance value of 0.015 which is less than 0.05 thus the model is statistically significant in predicting the five independent variables. The F critical at 5% level of significance was 2.46. Since F calculated is greater than the F critical (value = 5.050), this shows that the overall model was significant.

**Table-10: Regression Coefficients**

| Model            | Un standardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|------------------|------------------------------|------------|---------------------------|-------|------|
|                  | B                            | Std. Error | Beta                      |       |      |
| (Constant)       | 2.170                        | 1.323      |                           | 1.640 | .105 |
| Internet banking | .463                         | .302       | .393                      | 1.533 | .056 |
| ATM              | .353                         | .177       | .382                      | 2.001 | .073 |
| Smart card       | .421                         | .276       | .338                      | 1.529 | .007 |
| Credit card      | .594                         | .278       | .487                      | 2.140 | .018 |
| Mobile Banking   | .038                         | .135       | .054                      | .284  | .003 |

Sources: Authors Compilation

From the data, the generated table was:  $Y = 2.170 + 0.463X_1 + 0.353X_2 + 0.421X_3 + 0.594X_4 + 0.038X_5$

The above regression analysis revealed that holding internet banking, automatic teller machine, smart cards, credit cards and mobile banking constant, performance of select banks would be at 2.170; unit increase in internet banking would result in increased performance by 0.463; unit increase in automatic teller machine would lead to performance increase by 0.353; unit increase in smart cards would lead to performance increase by 0.421; unit increase in credit cards would lead to performance increase by 0.594 and a unit increase in mobile banking would lead to performance increase by 0.038.

## MAJOR FINDINGS

The changes in the banking sector have resulted in commercial banks using SSTs to reduce number of customers visiting banking halls and to be competitive in the sector.

Results show that majority of the respondent age was above 40 years and therefore the bank need to make succession arrangements so that bank operations are not affected in future as a result of advancing employees towards retirement. Further, this study indicates that the majority of respondents worked for a long time and therefore understand dynamics of the banking industry that has seen banks adopt SST as a strategy for competitiveness in the market to improve performance.

The SSTs used were indicated as ATM facilities, mobile banking, internet banking, credit cards and smart cards. Usage of these technologies enables customers to access banking services anytime and anywhere.

Despite the benefits adoption and repeat usage of SSTs vary among users. Although the services one can access through SST are similar, patronage amongst the SSTs differs. The increasing labour costs and changes in service offerings have encouraged commercial banks to replace labour with technology-based self-service options in order to serve customers better.

The increased usage of the ATM cards has seen a reduction in the number of people visiting the bank to make withdrawals/deposit. The customers that have access to internet have experienced improved service delivery while the banks have reduced operating costs. Interaction of the customers with the front office operations also results in a satisfied workforce.

Aggressiveness to increase service competition among the banks has pushed banks to find solutions and options to improve their services. The banks have put into use smart and credit cards which have seen customers expand their bank products and services due to its security nature.

Mobile banking services have been received well by the customers as it enables them to transact in the comfort of their houses any time. The banks were found to have benefitted from the self-services through reduction in the number of people visiting the bank for service they can do for themselves. In order to serve customers well, the banks have put in place a call centre facility the answer to customer needs and requirements.

### **SUGGESTIONS**

Commercial banks should continue offering low transaction fees and charges on technology enabled self-service networks in order to encourage usage and adoption. The banks should also ensure customers' deposits are protected at all times in order to attract customers towards culture change for future sustainability of self-service technologies.

The study recommends that the banks should consider intensifying the self-service technology network to ensure accessibility of services by customers in order to improve financial performance. Banks should also consider adopting bolt approaches for the captured market which will award more power to the bank in controlling the prices and services it offers to its customers.

The banks should provide adequate physical and electronic security to safeguard against incidences of hacking by fraudsters. There is need for banks to adopt and implement continuous improvement strategy for their self-service technologies through: targeting of customers, ensuring consistent interface with the customers and prospecting for acquisition by attracting users.

It would be advisable for banks to understand their customers and retain them through better customer experience. Banks should also cross-sell and build loyalty by doing more business with customers through technology enhanced methods. The managerial implications are that for these banks to utilize effectively the self-service banking technologies and put much investment in awareness and provision of facilitating conditions that will enable the usage of such technologies be successful.

Finally, self-service banking technology providers have to take into consideration consumer's perceptions which are deemed important on use of self-service banking technology.

### **CONCLUSION**

Customers' adoption of self-service technology is an important effort on banks towards maintaining competitive advantage, increasing productivity and efficiency. Banks use various technology-enabled banking services to improve their own internal processes as well as increase access to financial services by their customers without discrimination. Efficient use of technology enabled services has facilitated accurate and timely management of the increased transaction volume of banks necessitated by larger customer base. Design of simple and secure self-service technology has resulted in the commercial banks reaching customers doorstep thereby increasing their satisfaction and loyalty through convenience. This is an improvement from traditional long and agonizing procedure for account opening and accessibility to funds held in the accounts.

Products offered by banks are not highly differentiated which means banks have to find an edge over rivals on other parameters which can enhance customer satisfaction and loyalty. Organizations with satisfied and loyal customers will be able to survive and compete in future. Today most banks are using technology to deliver services to customers which has seen an increase in number of customers embracing technology resulting in decreased number

of customers visiting the bank and in turn reducing operational costs. The study concludes that technology enabled banking self-services has resulted in improved bank performance through increased market share, revenue, uptake of bank products and increased customer base. Usage of technology also ensured customers satisfaction with bank services hence driving loyalty.

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## **DEVELOPMENT INDUCED DISPLACEMENT: THE CSR IMPLICATION**

**Dr. Partha Sarathi Bhattacharjee<sup>3</sup>**

### **PRELUDE**

Development may be defined as process insulated with several factors and conditions in this universe. It normally assigns a positive look for the betterment of for not only the humans but also other animals, plants etc. in this hemisphere. This needs to be relooked both the sides (pos/neg) of this hemisphere to indicate the humans' prosperities as well as other suitors in this eco- system. Therefore, development always brings some messages where humans and other suitors can enjoy freely. **Prof Sen (1999)** rightly compared development with freedom, which may cross the limit of enjoyment especially for human beings in using various facilities as instruments. However, today we are on the board of such development where the fruits are reaching to few people or segments of people. They are none but peasants who are missing vehicle which carries fruits of development thereby they remain in the lower strata in the society being socially excluded and marginalized. This episode is not new for the peasants. They were struggling for their genuine causes of land ownership rights, adequate privileges etc. during colonial reigns and it continues after independence. However, the recent past some more pictures are seen in which our peasants remain unrest and tried to protect their lands from so-called development. Here we must know that several agencies may involve when development issues are emerged but business sectors play pivotal role in giving adequate shape of these issues using the policies and programs framed by the State. Though In this modernization era only development for individual are more visible than societal development (**Kattakayam (2012)**). This gives a momentum where individual's contribution towards society is counted for and has diverted into angle to recognize the society's contribution to bring up that individual on stage as a fruit of development. Society play very important role to identify the needs of the individuals according to changing scenario which ultimately gives corporates a chance to reach to the people easily there after recognition start through delivering the responsibilities towards society as we call corporate social responsibilities "CSR". This terminology is not new in India. Gandhiji's Sarvodaya philosophy always has kept the footprint on that.

India is agricultural based country where the majority of population still living in villages and their livelihood securities are dependent on agriculture and its activities. Though the diversification of the people to other sectors is very less still our corporates development is noticeable in the last few decades. We have achieved about 8% of GDP in the year 2008-09 and 6.7% in the previous year In spite of global economic meltdown, which shows our strength and future. This road of growth may not be possible to see intact and upward in motion unless corporate sectors are healthy. Again, this health depends on consumer satisfaction, satisfaction of employees and above all society where these corporates are located. The location of the corporate houses has significant importance to plan and deliver the responsibilities towards the society. However, the main problem with corporates is the concept of CSR which is not clear to major people in India as they are village based marked by illiteracy. This unawareness victimized them in many a time and their justice is denied. In this moment, local political activities get momentum to address these issues of injustice and ulterior motive with a view to make an election agenda. Governments, corporates, politicians, stake groups all come to the same boat with different ideologies to justify their roles in addressing the issues of stakeholders but it is unfortunate the major issues remain unaddressed and it dies on the page of the newspapers. These victimized people lose faith on government and reject the presence of all other agencies, create such groups called Maoists, Extremists etc. Thus, our sustainable development is jeopardized in such a way where not only few segment of population are victimized but also our entire society also. Hence, the following questions arise "we need development but at what cost?" that need to be answered:

What types of development we need?

Who would be beneficiaries?

What are the modalities to be adopted to use land particularly cultivable land?

What may be the instruments to be accepted for proper resettlement and rehabilitation of stakeholders?

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## SELECTED STUDIES

Dutt (1906) has strenuously kept alive the notion, first voiced by British administrators that Indian society suffered in consequences wanton derangement from arbitrary decisions as to what social group should be vested with the novel form of proprietary right in land. Marx (1920) talks of the peasantry as the small holding peasants form vast mass, the members of which live in similar condition without entering into manifold relations with one another. The mode of production isolates them from one another instead of bringing them into mutual intercourse. Their isolation is increased due to bad communication; the smallholding admits no division of labour in its cultivation, no application of science and therefore no diversity of developments, no variety of talent and no wealth of social relationship. Gandhi (1951) expressed God forbid that India should ever take to industrialism in the manner of the west. The economic imperialism of a single tiny island kingdom is today keeping the world in chains. If an entire nation of 300 million took to similar economic exploitation, it would strip the world bare like locusts. Nehru (1961) views that it was axiomatic that despite India's stormy history the village self- governing community continued. Its break-up began only under British rule. Pavlov (1964) soviet historians have long since retreated from the notion of the unchanging East and the dogma of the absence of private property in land as the key to its history. This recognized the development of an exchange economy and mercantile capitalism from at least the seventeenth century onwards. MacIntyre (1965) has said that alienation is essentially a contrast concept that is before one can understand alienation one must be able to determine the nature of un-alienated life. Althusser (1969) also claims that the structure of dominance of the contradictions changes over time. So that in course of time a dominant contradiction may become non-dominant and the non-dominant contradiction may become dominant. Homberger et. al., (1970) expressed each village was self –sufficient when the simple necessities of life were manufactured by the village carpenter, potter and weaver who were supported by common contributions from village resources. The more prosperous men are withdrawing from the responsibilities of village life, the authority of the Patil is disappearing and the village artisans are no longer supported .Trade is the great solvent which breaks up social organisation. We really are nihilists, overthrowing the institutions of society and helpless to develop anything in their stead. Maddick (1970) expressed Indian nationalists found it still harder to resist sentimentality, the Gandhian School shaped their soaring political ideals on the revival of a golden past in which panchayat raj, and an autonomous village economy symbolized by the spinning wheel would re-emerge triumphant. Patnaik (1976) had questioned the incorrect neo-classical and neo-populist way of classifying the peasantry since Indian agriculture is characterized by high degree of concentration of both land and non- land resources with a minority of cultivators while the majority have command over disproportionately less share of resources. Godelier (1977) says that in determining a social and economic formation we shall be able to produce a synthetic definition of the exact nature of the particular diversity and unity of economic and social relations, which characterize a society during a specific epoch. Johnson (1978) attempted to develop a kind of descriptive holism in which a group of villages have been put under the wider context formed by their acquisition of cultivable land for the private industries. Sen (1982) stressed the need for alliance between peasants and workers as a precondition for successful revolution and attributed the failure of the three major communist led uprisings in India to the lack of support by the workers. District Planning Committee (1985) found that the most important wealth of the village is its land. It is used for locating residence, for cultivation, for planting trees, for forest, for ponds. Again, it is crucially necessary to know whether, why, and how much of cultivable land of your village either have been kept fallow or have not been properly cultivated in Bengal. George (1988) views about foreign creditors rescheduled debt repayment for borrower nations on the condition that they would undertake structural adjustment-trade liberalization and reduced spending on public welfare. The austerity measures thus entailed have left the poor tightening their belts over their hungry belies. Singh and Katyayan (1989) view the project-affected people can raise certain legitimate issues once land acquisition process is set in motion by the government. In these cases, legitimate objections can be raised within the existing framework of the Land Acquisition Act, which may bring relief to the affected persons. Gadgil and Guha (1992) stressed that the technologies adopted could be capital or labour intensive; they could be oriented towards satisfying the demand for luxury goods or fulfilling the basic needs of the masses. Mukharji and Bandopadhyay (1993) expressed the Left Government in West Bengal claims its uniqueness among the Indian States not only in staying at office for the last 29 years through parliamentary democracy, but also for implementing a pro-people land reform programs with fair amount of success. Mill (1993) views in his early school of development economists had believed that since all social strata above the peasant lived off disbursements of land revenue, the British had it in their power to shape society as they chose according to the type of land revenue system they adopted. Romila (1994) expressed the growth of feudalism, the decay of trade and manufacturing, land became almost the only source of income, and the system of

private property in land became more deeply entrenched. **Kabeer (1994), Agarwal (1996), Elson (1997) and (1998)** raised questions about who benefits and loses from development interventions and how to unpack aggregate notions of the common good. Hobsbawm (1995) views the issues of development and displacement are interwoven with the broader policy changes of the Government in a given period. All these developments point to social transformation of various types of local and global levels. Uprooting the peasants from their traditional resource base by exogenous forces has become a global phenomenon. McCully (1996) expressed that the problem of development induced displacement has assumed considerable importance in recent years, particularly since early 1980 for the general public as well as policy makers, the displaced people often remained an undifferentiated and residual category who have to suffer the trauma of losing their homes and land for the greater interest of various kinds of development projects. Asthana (1996) the individuals of resettled population show innovative behavior and try to get a control over the situation. Negotiation with the host population take place more frequently at this stage and finally, the resettled population develops a kind of integration in the wider-regional setting through the attainment of economic and administrative ability **Kothari (1997)** expressed displacement arising due to development or development induced displacement is one of the key areas of contentious policies in India today. This is largely due to the proliferation of protest activities on the part of displaced people and public actions highlighting the painful and disastrous outcomes on part of displacement and resettlement experiences in India. Every year over 50000-infrastructure construction including hydroelectric and irrigation projects, mines, industrial complexes, super thermal, and nuclear power plants displace people. **Cernea (1998)** expropriation of land removes the main foundation upon which peoples productive systems, commercial activities and livelihoods are constructed. This is the principal form of de capitalization and pauperization of displaced people unless the land basis of people's productive systems is reconstructed elsewhere or replaced with steady income generating employment, landlessness sets in and the affected families become impoverished. **Colson(1999)** views when people are uprooted because their land is wanted for economic reasons usually associated with visions of national development their multiple identities tend to disappear they became un gendered uprooted and are dealt with the undifferentiated families or households. Cernea (1999b) landlessness is one of the most vital components of displacement, which should be given a major importance in devising rehabilitation schemes. He feels expropriation of land removes the main foundation upon which peoples productive systems, commercial activities and livelihoods are constructed. This is the principal form of de-capitalization and pauperization for most rural and many urban displaces, who lose this way both natural and manmade capital Industry News (June 2000) reveals that as a matter of policy, the State Government focused on rural development, land reforms, agriculture, scale industries along-with the decentralization through empowerment and involvement of the panchayats in all development works. The policy resulted in not only a major breakthrough in the rural agricultural sector but also an upsurge in agricultural production, creation of a fast expanding domestic market and stable political environment. **Asif (2000)** expressed relocation and resettlement are largely physical and economic initiatives rehabilitation is more protected and difficult as it involves restoring a community's and individuals livelihood, income, dignity ,wellbeing and the capacity to interact in the new environment as an equal. Chatterjee (2000) pointed out that the participatory rehabilitation through NGO has become a mantra, which is being repeated by the governments, funding agencies and activists, but little attention has been given to the specific forms of practice through which appropriate and adequate participation can be ensured. **Mathur (2000a)** views that the most of the development projects have the potential of solving various socio-economic problems and they are perceived as symbols of national progress. Nevertheless, there is also a negative aspect of the process as the issues, interests of local people have often been undervalued and effected, and specific and careful attention for the socio- economically deprived and marginal sections is neglected. Kanbur (2002) views the development project, policy or process that only creates winners. The displacement theme brings to centre stage the losers. One form or another of displacement is often part of the development footprint. Guha (2004) stressed the ruling party overlooked the issue of rehabilitation as well as the undermining the village based decentralized planning and land reforms by putting emphasis on industrialization. **Manchandaa (2004)** views that the debate on displacement and resettlement needs to be located in wider debates of gender, social and power relations rights, inheritance and socio-historical processes concerning ideology, patriarchal dominations ,discrimination and the division of labour. Unfortunately, when women and children are the focus of official policies and interventions, they are often naturalized as passive or infantilized. **Ramanathan (2006b)** views by pitting the right of the nation to development against the rights of locals not to be displaced, displacement discourses and practice legitimize the creation of dispensable endogens. **Sagar Dhara (2006)** views that the capitalism means production of commodities whose main characteristics are exchange value, exploitation of labour and more and more accumulation of capital .development stands mostly for this type of value creation predicted on the exploitation of the earth's resources apart from generating a phenomenal quantum of waste.

**Dickinson and Webber (2007)** views the process of development set in motion by the developmental projects is being intensified in the era of globalization especially in developing countries. **Nayak (2008)** views that the new economic policy has paved the way for increase in large-scale private investments, entry of the multinationals and inflow of foreign investment. This exerted a great pressure on land. It has further been intensifying in the context of introducing SEZ. **Lyla (2009)** refers that the unprecedented onslaught of market forces causes uprooting and even the demise of communities, the response of the societies that face the backlash cannot be restricted to merely demanding compensation. **Marothia (2010)** views natural resources (NRs) constitute an important component of community assets in India. They under pin the livelihoods of millions of poor people particularly those living in the under privileged areas with few alternative economic opportunities. **Correa (2010)** the decreased production of food is due in no small measure to developing countries permitting the market to determine production and prices. The process has been augmented by the increased concentration of corporate ownership and entry of the entire food chain, farm seeds, pesticides and fertilizers to grain elevators, processing facilities and malls on biological diversity of small farms. **Alagh (2011)** viewed technology is the main prime mover of productivity in agriculture where natural resource are fixed. **Sharma and Jain (2011)** views that due to shift in demand pattern towards high value crops, the farmers are also responding to market signals and gradually shifting production-mix to meet the growing demand for high value commodities. **Koteswara Rao (2011)** views that there is a shift of land status from means of livelihood and agricultural production to the sources of business development and profit and subsequently increasing values and decreased for lands seeds leads for survival. Industrial property owners have been acquiring hundreds to thousands of acres of land each in the name of more industries and development. **Chand et. al., (2011a,b)** views participation of small holders produces in markets remain low due to a range of constraints such as low volumes, high transaction costs lack of markets and information access both policy and institutional reforms. **Satish(2011)** the activities on technology transfer credit facilities and counseling market advocacy, market support and input facilitation have been taken up by a large number of farmers, clubs across the country ,access various agro climatic zones, access various regions and communities. **Sharma and Thaker (2011)** views with the limited arable land resources and burden of increasing population, development of new technologies and efficient use of available technologies and input will continue to play an important role in sustaining food security in India. **Singh and Dhaliwal (2011)** refers the capital intensive nature of green revolution technology increased the financial needs of the farmers and the procurement needs of the State due to substantial increases in the agricultural production. As a result, the inter linked markets, credit market and product market emerged where the Commission agents played a dominant role. **Levins (2011)** views all social and political agents who are victims of alienation, lose their essence of human species, and wage their movements against domination (oppression) in any form are to be understood within the realm of the struggle of the oppressed. **Yoginder (2012)** views that technology is the prime mover of productivity in agriculture where natural resources are fixed. Public sector technology generation after fails to take into account farmer's needs, perceptions and location specific condition's for each crop, leading to significant gaps between the varieties released by public sector institutions and the number of varieties actually used by the farmers. **Sharma (2012)** reveals liberalization and globalization have become the core elements of development strategy of the government, which had indirect policy implications and impact on Indian agriculture. This reviews has created such research gap that a study has been conducted in Singur Block, Hooghly District in West Bengal to focus on reality of development project and its cost paid by the stake holders.

## ISSUE AND REALITY

Singur is a thriving farming community in the State. It is around 20,000 inhabitants' mostly small peasants, agricultural workers and small traders. The process of economic development has become the focal point for the government at various point of time. The projects under taken for development purposes are never space neutral. To carry out this process the acquisition of land under Land Acquisition Act, 1894 has provided ample scope for the acquisition private land for non - agricultural purpose resulting in large scale of displacement of peasants and diversification of cultivation land for industrial developments. Singur is not exceptional to that. Historicity is only witness on which certain torque on land was the main issues since colonial and post –colonial reign also. In the post-colonial period in 1970 when Marxist Government in Bengal distributed lands among land less peasantry and consequently made ceilings on land holdings which was a successful memory for all now(Raj and Thakran, 1981). As a result, the productivity increased in many folds but all the small peasants fell in the yoke of political parties with assurance of getting back the ownership rights of the distributed lands. This expectation only was oxygen for small holders that keep them to support continuously to Marxist parties for three decades, which ultimately was found to be

myth. Original landowners still enjoying their rights having some underground understanding with Marxist parties, which unnecessarily created confusion among peasantry. As usual, tenants and labourers depend on the original landowners for consumption credit to tide over lean seasons or lean years or to meet social obligations involving lumpy expenditures; the possibilities of usury are also open to the property owner. Under such condition, the property owner may be more interested in maintaining the system of usury and other ways of extracting surplus than in exploiting the possibilities of increasing incomes through higher production. In such a situation transfer of ownership rights to the tiller, grant of secure occupancy rights to tenants and ensuring a reasonable level of rents are deemed crucial to create an environment favourable to innovation and growth is one direction and another direction is the proper registration of Bargadars which was halt in 1980' leaving a substantial number yet to be registered; the law has not eliminated share-cropping, only the composition of lessors and lessees has changed (Bandhopadhyay et. al 1985). Altogether, tenancy reform has not made any striking impact on the distribution of land even in this state. Part of reason is that though the number of household benefitted is large, the extent of area involved is relatively small. Tenants who acquired ownership were not always small cultivators. It is also believed that substantial extent it was successful to evict tenants by owner cultivators and growing reluctance to report tenancy arrangements accurately and same picture is found for sharecroppers. In another hand the green revolution in 60's affected mostly small peasantry in this region to use high breed seeds, multi cropping culture, use of pesticides and fertilizers in large scale etc. made the peasants patronage to market players and rich peasantry also. They at last depend mostly on borrowed funds from money launders rampant in the markets to meet the escalating rates of outputs and all become a challenge for them to gain substantial profit out of their cultivation. It is not end here; today's young generation is also shown mere interest to extend their helping hands for agricultural activities. They are attracted by the lucrative jobs in the city, which had created another movement in this region. Therefore, complete societies in Singur became unabashed instruments for political patronage which makes dearer to corporate sector especially TATA to negotiate with government to establish small car factory taking total 997.11 acres of cultivable land in five mouzas like Beraberi, khaserbheri,, Joymoholla,, Singherbheri and Bajemellia. Almost 6,000 families, including many agricultural workers and marginal peasants were to lose their land and livelihoods. There was no compensation taken for the landless agricultural workers, unrecorded Bargadars and other rural households who were indirectly dependent for their livelihood on land and agricultural activities. Almost all the landowners had also expressed their unwillingness to give their land from the inception of the project, but these appeals have been ignored. In the year 2006, TATA established their small car (NANO) factory on that acquired lands having signed MOU with State Govt.

The supposedly pro-people left front government in order to oblige the influential multinational company surrendered the huge lands where the no adequate compensation or rehabilitation package had been offered to the affected peasants, which were below the market price also. No economic rehabilitation is offered to about 20,000 peasants whose livelihoods are directly affected not offered any compensation to that agricultural labourers, share croppers who dependent on these lands indirectly and would be deprived of their livelihoods. This had resulted in a mounting of grievances and a cold war was started to put veto in-favour or against the functioning of the factory. To come out from all the dogmatic situation, the unrest peasants of 400 acres of land started a movement which constantly seeking representational access to decision makers and having exhausted procedural remedies, to occupy unused lands, held in private property only for the purpose of speculation and a suitable political tactic adopted by political opponents of the State assuring the land lost peasantry justice. The consistent agitations by various civil societies, pressure groups etc. created such havoc under which the corporates lost their hope to continue their business on that position and in the year 2008, they decided to roll out their factory to Gujarat which led to a legal entities for the entire episode and turned into the shape of such development which is hopeless and helpless resulted in displacement of mass peasantry to the cities to search for earning their breads thereby marked as urban beggars, unskilled labourers and odd city worker. The huge lands remain unproductive and fallow. Many a time it becomes difficult to make comfortable in the new destination which is full of competitions thereby these displaced peasantry have no other option other than to return to their villages to regain their lost glory and accept the path of violation, revolution with the support of another agencies those are marked as Maoist ulterior motive to create fear psychosis in the society which ultimately jeopardized the socio-economic progress of the country.

This reality shows that there is a missing link between corporates and local population i.e. peasantry in Singur. The development techniques adopted by the corporates (TATA and other ancillaries) glimpsed a science and technological revolution in this era but they ultimately failed to pursue the genuine needs of that population in particular and society as whole. Today the **concept of CSR** is not at all bound in the four walls of simple social

concerns; it is much beyond than that. Corporates must work hand to hand with society to generate values with self-promotion. Therefore, society always looks at corporates from the day one of their establishment as sources of wealth creations. Here we can quote the views of Famous Management Guru "Peter F. Drucker" that even the most private of business enterprises is an organ of society and social function in the very nature of modern business enterprises imposes responsibilities of the manager". Hence, it can no longer be based on assumptions that owner of property lead to public good, on that the self- interest and public good can be kept apart and be considered to have nothing to do with other Singh (2012). The most important role of corporates in modern era to link between Macro and Micro levels of functions. In macro levels are purely for development of businesses and profit makings but micro levels are the critical levels where all the stake holders in particular and society as a whole wait and watch what corporates are delivering for them which need proper attention today.

### **OBJECTIVES**

- To examine the land related issues in the study area.
- To examine the role of corporates to provide social services as a part of CSR.
- To analyses the corporate-government nexus and expose the plight of peasantry.
- To draw the inferences and recommended policy and programme interventions.

### **METHODOLOGY**

This study is based upon secondary data collected through various sources like newspaper, journals, published works and web sites etc., and supplemented by focused group discussion, case studies etc. Accordingly, inferences are drawn, suitable findings and conclusion is made.

### **FINDINGS AND CONCLUSIONS**

This study is based on observations, discussions, self-expositions, which are qualitatively measured, supported with case studies. Therefore, it may be concluded with better versions so that it provides some instinct ideas for formulating policies and programs on the issues of development and corporate responsibilities on society. It is true we need development but at what cost? Is it at the cost of scarce resources, human resource etc.? We need to attend our sustainable growth, which means optimal use of natural resources with minimal adverse impact. The demands on these resources will expand daily, government policies and programs are also required to be implemented and positive or negative impact cannot be ignored but we must always see the amount of social acceptance of all the policies and programs, under various circumstances before applying that one. Food in security, inflation are the major concern today, we need to work closely with peasants. Their experience must be tapped at appropriate time for better productivity at the same time we must focus on other sectors to shift the surplus agricultural labour to these sectors. We have abundant unemployed youth population especially in villages; their potentiality must be utilized providing technological knowledge for better application in agriculture and allied sectors. Here the responsibilities of corporates are so prominent that they must resolve all issues through proper auditing their delivery mechanism in micro levels, which better reflects the needs of the society. These approaches have such capacities, which ultimately build up road map with long-term vision where mutually beneficial corporates and society both can be seen.

### **SUGGESTIONS**

- Corporates should be given free hand to negotiate directly with peasants in occupying the lands.
- Better clarity is necessary for the project and its implication on society.
- Government should ensure about policy implications on acquisition of lands and clarity must be welcoming step-in marking the lands about utilization for corporate purposes.
- Corporates should be mentor in protection of environment, health, education, welfare, training and proper employment of the people where corporates are established.
- Government should deliver good governance and less political intrusions may be appreciable to see healthy corporates, better understanding among stakeholders and their better socio-economic development.

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## **A STUDY ON RECENT TRENDS IN ONLINE SHOPPING IN INDIA**

Shimil M.<sup>4</sup> Dr. S. Kavitha<sup>5</sup>

### **ABSTRACT**

*The elaborated uses of internet in India paved the way to a new digitalized community. These prospects have been effectively utilized by many industries. Online shopping companies are one among them. Online shopping is an innovation, which has broken all the stringent obstacles of conventional trading mechanism. Now any consumer can avail his / her wished products from anywhere in the world without much struggles. Many online platforms from reputed companies are available for the customers to fulfil their needs and wants. The wide variety of choices of products without time and cost restrictions created such a huge impact for online shopping in India. The online shopping started its operations in India in early 2000 with electronics and apparels. However, the deep discounted model introduced by Flipkart is the milestone in online shopping in India. Now the companies engaged in online business is in continuous research to improve their services to its maximum and discovering new trends of consumers. The trend of consumer in online shopping is changing rapidly and this paper is trying to identify the latest trends in online shopping in India.*

### **KEYWORDS**

Online Shopping, Recent Trends in Purchase, Digital Payment etc.

### **INTRODUCTION**

Trading is the word familiar to peoples since thousands of years ago. The mechanism of trading started from the barter system and now reached in the latest online shopping. The journey is of course not so easy to describe. However it is noteworthy. The swift adoption of rapid changes by the human beings made this achievement more colourful. The online shopping is simply described as the mechanism of doing trading activities over internet facility. The process of trading like purchase of goods, payment, warranty, after sale service, delivery of products etc... Are doing with the help of internet. The word web shopping or online shopping or e- shopping were familiar to the world from the early 1980's in the world. However in India this mechanism is taken place during twentieth century. A small evolution chart is given below to get a clear picture:

**Table-1**

|      |   |
|------|---|
| 1991 | Introduction of E-commerce                  |
| 2002 | Online ticket booking started by IRCTC      |
| 2003 | Online ticket booking for domestic airlines |
| 2007 | Deep Discounted model of Flipkart           |

**Sources:** Authors Compilation

The introduction of latest internet technologies like 3G, 4G and wifi facilities helped a lot to improve the online shopping in India. The unimaginable growth in the smart phone sector also accelerated the growth of online shopping. The basic drivers of online shopping in India are briefly listed below:

- Introduction of latest technologies like 3G, 4G, wifi etc...
- Increased usage of internet platforms in India.
- The liberal internet facilities from the telecom industry.

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High growth in the smart phone and computer industry.  
 Heavy advertisement of online shopping companies like Amazon, Flipkart, shop clues etc...  
 Wide variety of choices without time restrictions.  
 Highly competitive pricing with great offers.  
 Quality products with excellent after sale service.  
 The heavy traffic in the life of human beings.  
 Perfect advertising of products.  
 Comparison of products with all available features available in online platforms.  
 Influence of social media to the general public.  
 Highly co-operative stand of all public and private sector banks for the digital payment.  
 High online security provided by the company enhances the credibility.  
 Facilities like 'Cash on delivery' improved the reliability among the customers.  
 24 hours customer care support.

If we thoroughly scrutinize the above mentioned drivers of online shopping, it is clear that the general changes happening in the economy are directly affecting the industry. All those reasons together gave India a great position in online shopping all over. A statistics of the same is given below:

**Table-2: World Wide Online Shopping Position**

| S. No. | Name of the Country | Online Shopping Value<br>(In Million \$) |
|--------|---------------------|--|
| 1      | China               | 636087                                   |
| 2      | US                  | 504582                                   |
| 3      | Japan               | 104043                                   |
| 4      | UK                  | 86450                                    |
| 5      | Germany             | 70345                                    |
| 6      | India               | 22138                                    |
|        |                     |  |

**Sources:** [www.statista.com](http://www.statista.com)

India possesses sixth place after gigantic economic powers of the world. As per the reports of statistics experts, Asia is going to become the largest share in online shopping than any of the other countries. As per experts opinion India will become first in the scenario by 2022. A progression of future online shopping is given below to understand the position of India in online shopping for coming years.

**Table-3: Projection of Indian Online Shopping**

| Year | E-Commerce Market<br>(in Million\$) | Trend % |
|------|-------------------------------------|---------|
| 2016 | 290.1                               | 100%    |
| 2017 | 323.5                               | 111.51% |
| 2018 | 360.1                               | 124.13% |
| 2019 | 397.9                               | 137.16% |
| 2020 | 434.9                               | 149.91% |
| 2021 | 469.6                               | 161.88% |
| 2022 | 500.9                               | 172.66% |

**Sources:** [www.statista.com](http://www.statista.com), Trend is self-calculation

The trend projection applied on the data shows a continuous and steady growth of India in online shopping in the upcoming years.

The major online shopping platforms are giving by very reputed companies from all over the world. The online shopping of tickets, entertainments, hotel and other related bookings etc... are usually doing with the help of their own company websites. However there are certain websites which coordinate those activities together to give a better performance. For example, [www.irctc.co.in](http://www.irctc.co.in) can be used for online railway tickets in India. [www.cleartrip.com](http://www.cleartrip.com) can be used to book any type of airlines from anywhere in the world.

The leading online stores in India for purchasing general goods are another category of online shopping. This is really a very big area and much number of MNC's is playing in this industry. A statistics on 2016 shows the following figures which constitute the overall business of each of them from India through online shopping. Only some leading companies are taken for the demo:

**Table-4: List of Major Players in Online Shopping in India**

| S. No. | Name of the Company | Amount<br>(in Million \$) |
|--------|---------------------|---------------------------|
| 1      | Amazon              | 437.7                     |
| 2      | Flipkart            | 398.9                     |
| 3      | Snapdeal            | 258.7                     |
| 4      | Myntra              | 198.3                     |
| 5      | Jabong              | 175.7                     |
| 6      | Ebay                | 69.6                      |
| 7      | Shop clues          | 37.1                      |

Sources: [www.statista.com](http://www.statista.com)

These are only the leading players of the market. The actual list will be much bigger. The table hence shows the real size of online market in India. The sector is flourishing like anything in the country. The changed mentality of the customers in India paved the way for such a drastic change in the country.

A detailed SWOT analysis of Indian online shopping sector is given below.

### SWOT Analysis

#### Strength

- Wide variety of choice for the products.
- Lack of time constraint.
- Quality products in reasonable price.
- Competitive pricing.
- Excellent customer service.
- Easy delivery of products at door step.
- Simple warranty policies.
- Very comfortable return / exchange of products.
- No intermediaries.
- Worldwide products.

#### Weaknesses

- Chances of Gimmick practice.
- Quality issues.
- After sale service problem.
- Issues of online warranty.
- No physical contact with the products.
- High shipping / delivery charges.
- Chances of getting cheated.

Fake products / dealers / websites.

### **Opportunities**

Latest trend at the earliest time.  
Limitless expansion of business.  
Heavy economic growth.  
High level technologies.  
Globalization

### **Threats**

Cut-throat competition.  
Government regulations and policies.  
Fraudulent practices.  
Income tax / GST issues.  
Security issues.

The strength, Weakness, Opportunities and threats of online shopping industry reveals the real prospects of the industry. Once we scrutinise the positive sides of SWOT, i.e., strength and opportunities, it is really remarkable and when compared to negative side they are strong enough to surpass all those negatives.

Online shopping in India is in its most powerful growth stage of business cycle. More and more peoples are coming to experience the online shopping. The expansion of online shopping to semi-rural and rural areas should be considered as a milestone in the history of Indian e-shopping. A country like India needs such a facility in rural areas as most of the population is concentrated on such localities. The high penetration of internet users and smart phone users created great impact on online shopping in India.

The free flow of capital, technologies and products helped the nation to improve the national economy. The growth of economy is directly linked with such flow of factors with the help of online shopping. Borderless transactions of online shopping are caused for such a great impact on Indian economy. The opportunities created by online shopping in India for small scale and medium scale industry are also noteworthy. Because the interested enterprises can effectively utilize the online platforms to sell their products with good advertisement and with less transaction cost. The heavy investment on advertisement is not required to sell their products. So the small and medium enterprises in India flourishing with the help of online shopping.

A recent report reveals the facts that daily online tickets booking of airline and railway alone constitute 300 million rupees on daily basis. In every five minutes a jewellery piece is selling and in every eight minutes a mobile handset is selling. This statistics shows the latest trend in online shopping. Many of the peoples in India prefer online shopping to purchase products like books, electronic items, cloths, footwear apparels, house hold items, jewellery items etc... However the recent trends includes grocery items also to the list busy life of urban areas are presently depend more on online grocery system. They need to select the grocery in specified quantity with specified brand. They will get the products in very short time. This is going to create a milestone in the online shopping sector in India.

The role of banks in online shopping is the most appreciable in the online shopping sector. The role of banks in online shopping is inevitable because the payment for the transaction is doing with the help of bank payment gateways. Banks are giving excellent support for doing online shopping as the present motto of banks is 'new digitalised India'. Even some of the banks are giving special discounts for using their debit / credit cards for making online purchases.

The Equated Monthly Instalments (EMI) facility of banks has boosted the online shopping now a day. The mechanism is the process of purchasing products from online store and making the payments in monthly instalments. This will help all the income class family to purchase their wished products without financial constraint.

In nutshell, the trends of online shopping in India have a bright future. The ancillary industries and sectors of online shopping are very much cooperative in accelerating the growth of online shopping in India. The recent trends in online shopping like addition of various products, discounts, cash offers, cash on delivery, EMI, credit facility etc... are performing in its most effective way. And also the trends are increasing day by day.

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