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BANKING THEORY

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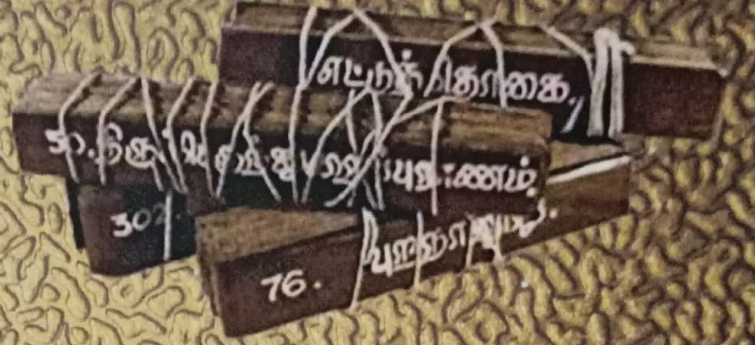
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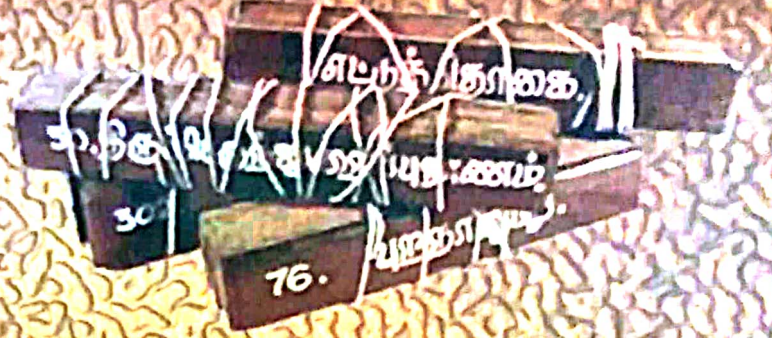
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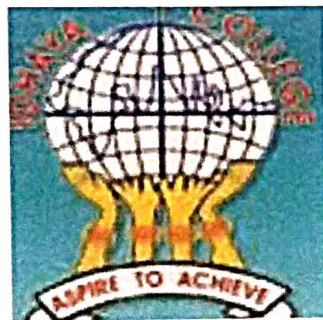
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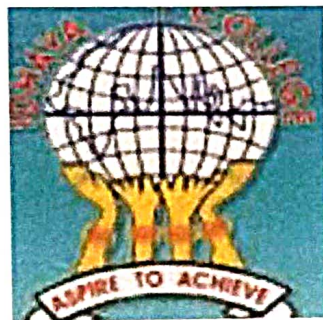
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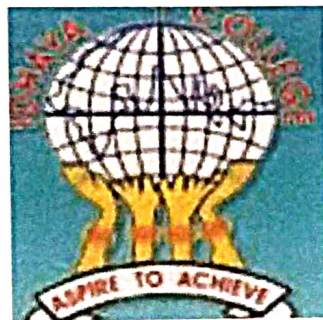
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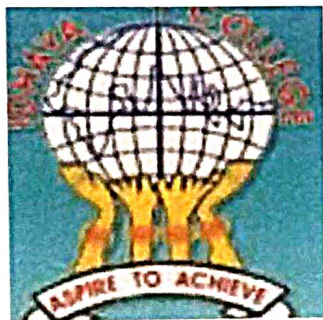
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Consumer awareness towards online shopping with special reference to Sivagangai district

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ABSTRACT

In this era of fast moving lifestyle, customers are busier than what they were few years back. It is precisely for this reason customers are also purchasing their products and services through online shopping. It is in this sense that e-entrepreneurs have successfully targeted upon through 'deal sites' like Amazon, snapdeal, flipkart, shopclues, etc. On-line shopping will become the future of shopping world. There are so many companies who are doing online business of different product & services. It gives the better option to online customers to easily identify the products and their prices on the website in the global market. Both primary and secondary data has been used for the study. The primary data were collected from 150 respondents in Sivagangai district by using simple random sampling method. The tools used for the analysis such as Factor analysis, Friedman test and Anova. The results shows that middle age group people were using more online shopping and most of the customers have highly aware about amazon websites.

Keywords – Online shopping, Product, Service.

1.1 INTRODUCTION:

Business activity is a shopping activity in which a customer peruses the available of goods or services presented by one or more retailers with the intent to purchase a suitable selection from the retailers or sellers. It is the process of bought goods or services and exchange money or money transfer method. Now days there are two channels available for business methods. One is online or e-business and another one offline or traditional business. Online business is one of the most popular ways to make buying and selling of goods and services. It is act of purchasing products or services through over the Internet. But offline business is a traditional way of buying goods and services. It depends upon customers who select which channel they follow for shopping. It's an era of technology so public that is customers, they want to take the advantage of that thing and prefer online shopping, but still there are some people who don't trust online business activities and they would like prefer offline business activities.

In this research paper the researcher focuses towards online shopping. On-line shopping is a recent phenomenon in the field of E-Business and is definitely going to be the future of shopping in the world. Most of the companies are running their on-line portals to sell their products/services on-line. The facility of Online purchasing has allowed customers to identify the different types of products available in the global market, Due to rapid globalization, all types of products are available on the internet. Goods like consumer durables, books, audio and video cassettes and services like air tickets can also be purchased through online. The paper aims to study about the consumer awareness towards online shopping.

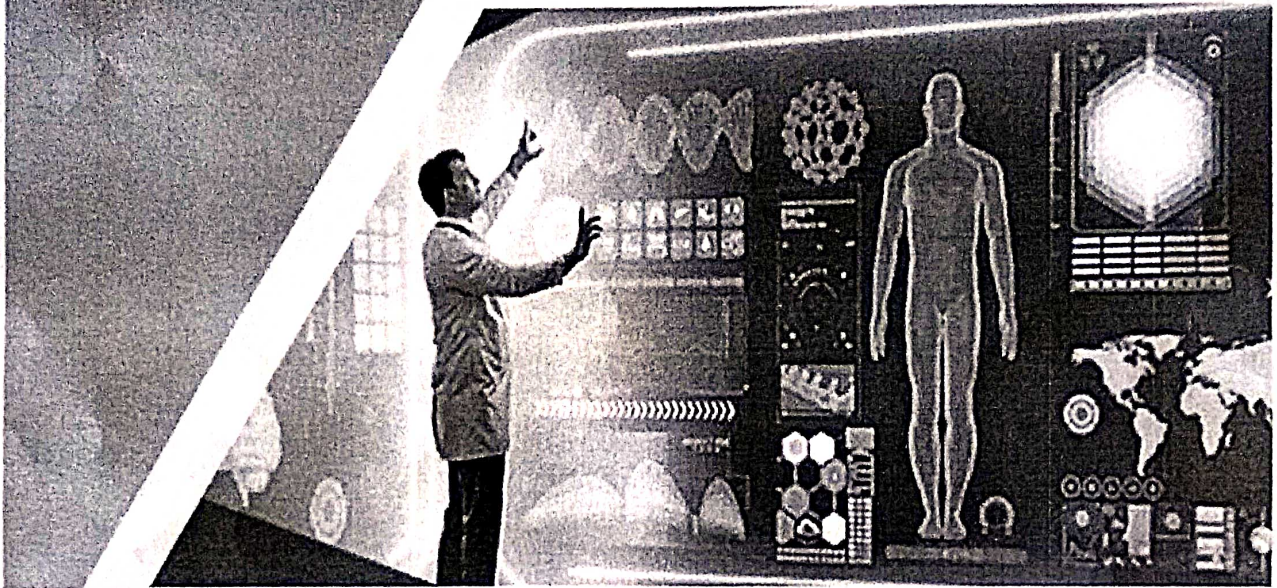
1.2 REVIEW OF LITERATURE:

Dr.C.Subramanian & M.Jayalakshmi(2020)¹, in their article said that consumer perception and awareness towards online shopping in Nagapattinam district, the main objective of the study is to analyze the awareness of consumers in online shopping . The researcher suggested that online store may offer customer on e-wallet which transfer balance from customer online bank account to the store payment system and the researcher also suggested that the online marketers should deliver right color, quality and quantity product order by the consumers. It will improve the customer satisfaction in order

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Innovative Practices in Banking Sectors

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Abstract: The banking sector worldwide is becoming more focused tactically besides making huge improvement in technology. Developing the relationship between the customer the bank has necessitated being more customer centric by taking an innovative approach towards banking with the objectives of creating more value for customer and themselves. This is helping them to meet customer expectations while also defending market share against increasing competition. New innovations and developing new solutions by taking advantage of data, advanced analytics, digital technologies and new delivery platforms have become critical. 2019 has seen the banking industry innovate in different areas and incorporate the traits and practices. This paper will describe how technological change has spurred financial innovations that have driven the aforementioned changes in commercial banking over the past 25 years. The better the banks understand their customer, the more successful they will be in meeting their needs. The research concludes that the business requires innovative bank products and structure to respond to customer requirement and banks need to leverage technology to gain competitive advantage.

Keywords: Banking Sector, Innovation, Technology, Financial institutions.

1. INTRODUCTION

Financial system is composed of central bank, financial institutions such as commercial banks, finance companies and non-financial institutions such as co-operatives, thrift institutions and pension funds. An objective of the financial institutions is to make profits. If central bank actions regulations restrict operations of these institutions, they immediately search an alternative way to realize profit maximizations. Therefore, whenever monetary authorities restrict the economic agent's behaviour new financial instrument come into view. Also there are also other factors playing a role in the emergence of the new financial instrument like technology and economic conditions.

Financial innovations and monetary control are intricately linked to each other. When a financial innovation occurs this will lead to decrease the effectiveness of the monetary control. Then central banks set new targets, change operating procedure in order to regain direct influence over markets. The commercial banking business has changed dramatically over the past 25 years due in large part to technological change. Advances in telecommunications, information technology and financial theory. Now days many commercial banks embedded as part of global financial institutions that engage in a wide variety of financial activities.

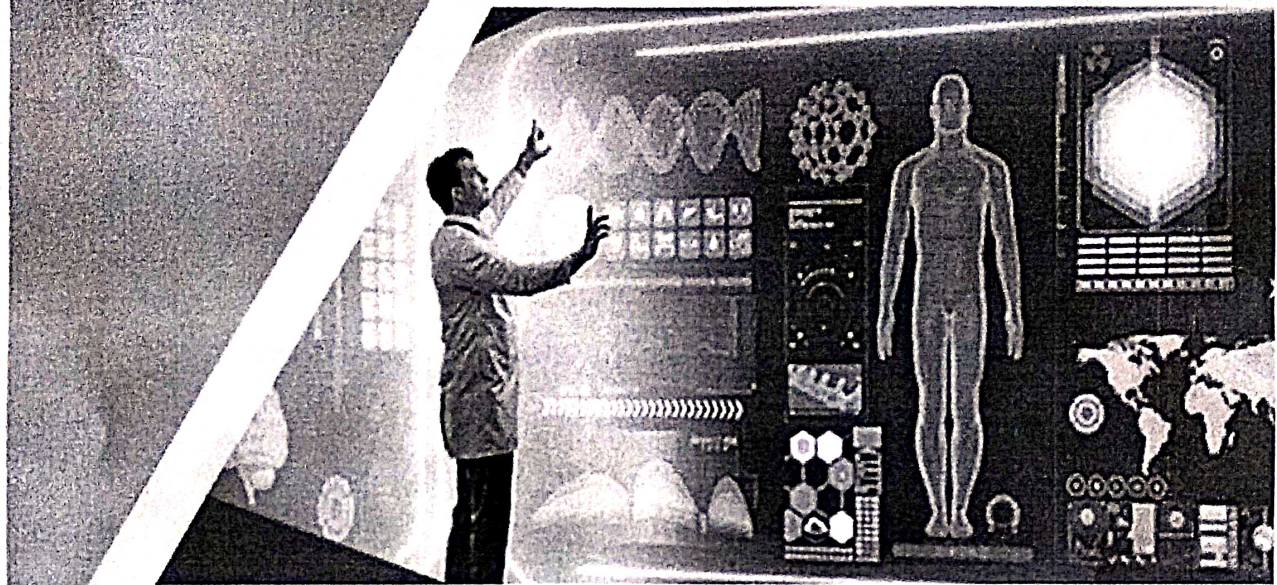
2. OBJECTIVES OF THE STUDY

- To study the various innovations that will contribute to the development of banking sectors.
- To study on interrelated factors of financial innovations

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Opportunities and Challenges of Neo Banks – An Overview

Dr.S.Vimala

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Abstract : Neo banks are like traditional banks but with complete digital twists. These are completely digital with no physical presence. Neo banks are the institutions that provide checking, a prepaid debit card and some form of savings account without the traditional brick-and-mortar building. Neo bank is the mobile-first banking experience that has moved away from the traditional banking experience. This usually includes features like mobile deposits, person-to-person payments using phone numbers, emails or even social media identities, mobile budgeting tools and real-time digital receipts. This bank mainly focuses on opportunities and challenges of Neo-banks.

Keywords: *Saving account, Neo bank, Mobile deposit, Digital banking.*

1. INTRODUCTION

Neo banks are the institutions that provide checking, a prepaid debit card and some form of savings account without the traditional brick-and-mortar building. Neo bank is the mobile-first banking experience that has moved away from the traditional banking experience. This usually includes features like mobile deposits, person-to-person payments using phone numbers, emails or even social media identities, mobile budgeting tools and real-time digital receipts. Everything from the account-opening process to the customer service experience is unlike traditional banking, at least not like the banking experience that has turned so many people off," Nicols says. "Neo banks show you via emails and text messages exactly how you're spending your money and if your spending patterns are putting you in danger of overspending. Examples such as Fino payment bank, paytm payment bank, Digibank etc.. Neo Banks are not new in the market, traditional banks have been exploring the mobile banking interface for more than 10 years, however a paradigm shift in banking has still not been found.

2 OBJECTIVE OF THE STUDY:

- To study the advantages and disadvantages of neo banks
- To study the comparison between neo banks and online banks
- To analyze the impact and challenges of neo banks

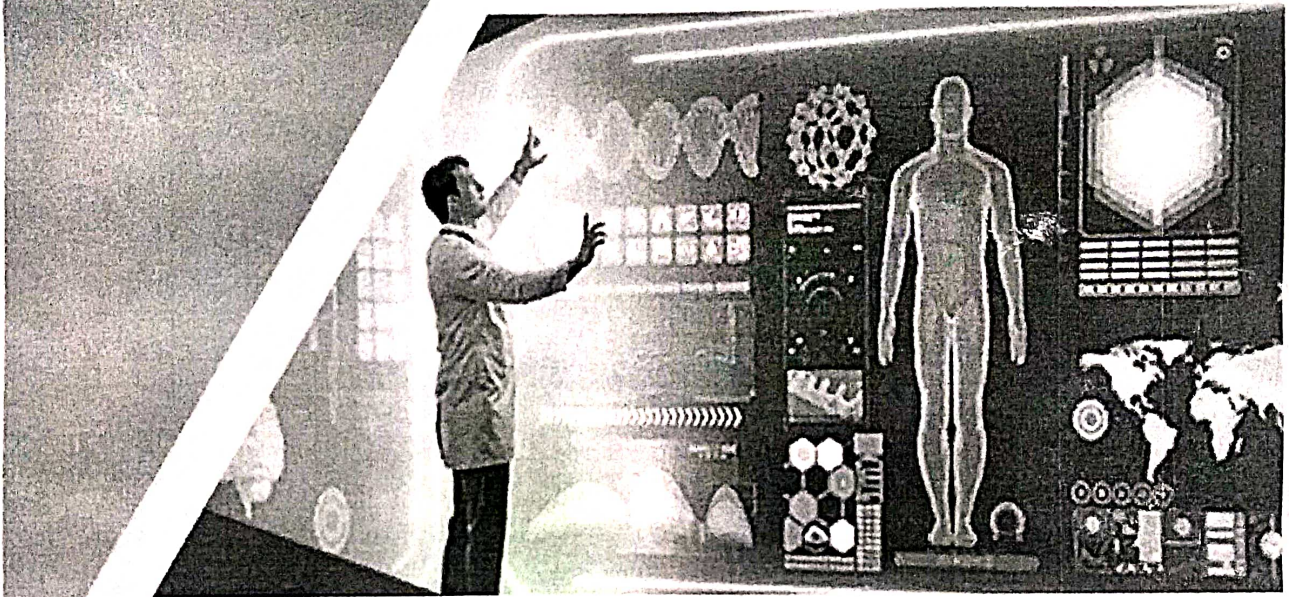
3 REVIEW OF LITEARTURE:

Ali Khayrallah, Nimish Radia Ericsson(2015), says that in short, banks have the money and other industries want it. Our study identified a number of key external threats from various industries, each leveraging its core strengths to carve out some of banking territory. For instance, new lenders exploit social networks to assess credit worthiness and crowd funding to raise money. Neo-banks rely on internet infrastructure to provide a familiar bank-like customer experience. Mobile money uses the

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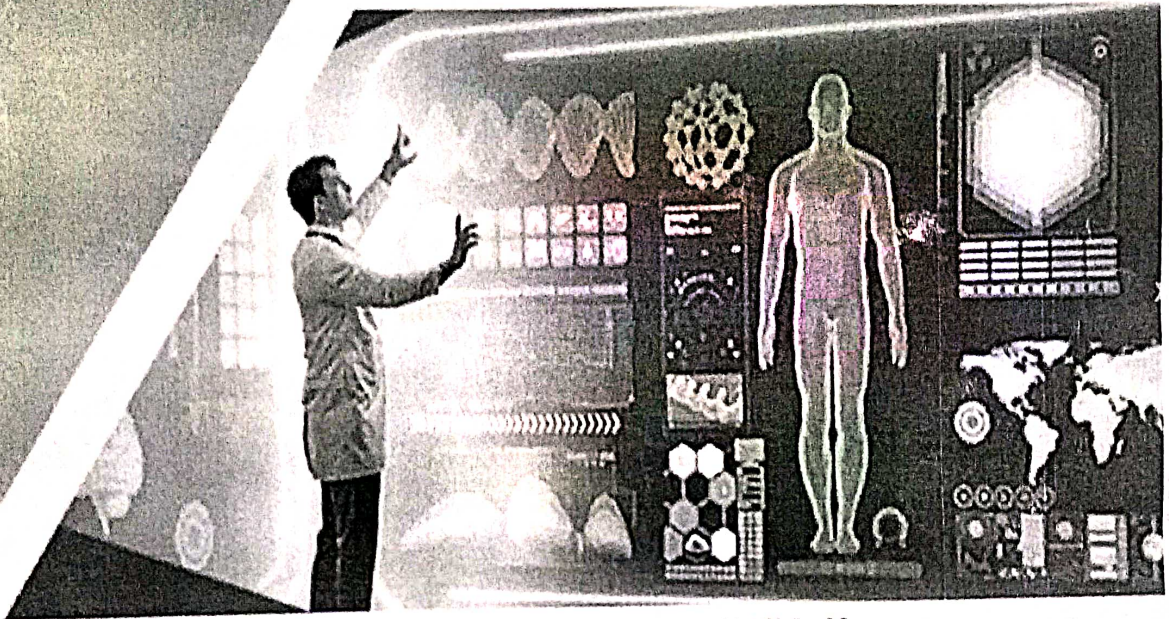
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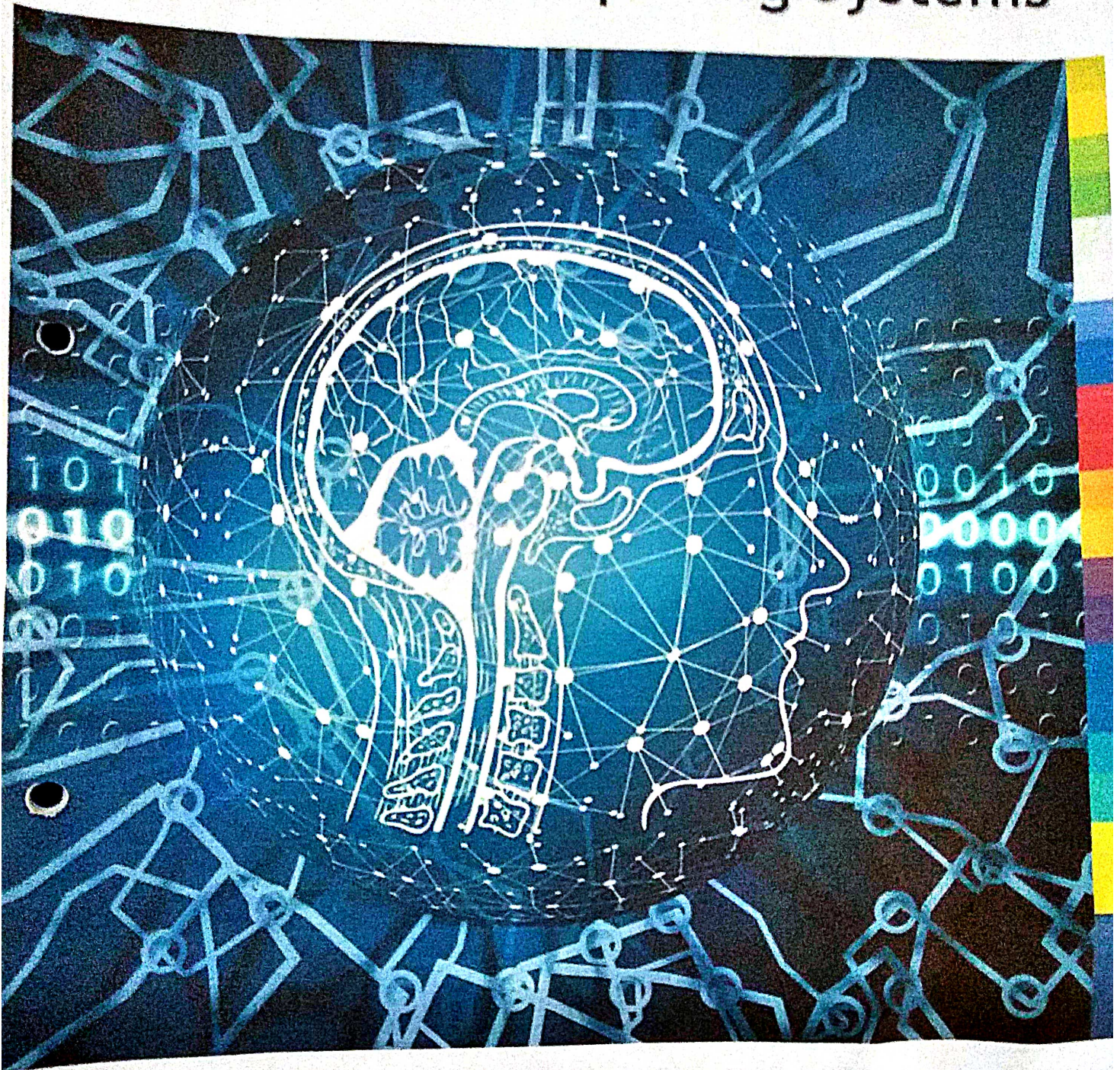
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