

**Problems and Prospects of E-Banking Services: A Study with reference to
Selected Private Sector banks in Mangaluru City**

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ABSTRACT

The advent of electronic banking has ushered in a transformative era in the financial services landscape, offering unprecedented convenience and accessibility. However, this paradigm shift is not without its challenges. This research investigates into the challenges faced by customers in the banks and explore potential opportunities for improvement. the purpose of the study is to examine the problems and prospects of banking services, focusing on selected private sector banks in mangaluru. The problems identified range from security concerns and technical glitches to issues of usability and customer service, emerge as significant problems affecting customer satisfaction. Improved interface, and enhanced customer support stand out as prospects that can reshape the perception of E-Banking services.

Keywords: E-Banking services, problems, prospects, challenges, opportunities.

1 INTRODUCTION

Information and computer technology has turned the world into a global village and revolutionized the service industry. ICT is a means to improve service quality in the banking sector. Bank customers are increasingly aware and sophisticated and it is the extensive use of technology that enables bank to better respond to their customer needs. Banks provide their customers with ICT based electronic service known as internet or online banking

The banking sector stands as the corner stone of any robust economy, serving as the lifeblood that facilitates financial transactions, drives economic growth and foster individual and corporate prosperity. The rise of cyber threats poses a significant challenge to e-banking with the potential for unauthorized access, data breaches and financial fraud. Disparities in technological infrastructure especially in developing regions limit the widespread adoption of