

## **An Impact of E-Banking on Productivity of Public and Private Sector Banks in India: An Analogy**

**Suyash Mishra**

Ph.D. Research Scholar,

Department of Management Studies,

School of Law, Governance, Public Policy and Management,  
Central University of Haryana, Mahendergarh, Haryana, India.

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### **ABSTRACT**

*E-Banking has transformed banking activities with an increasing use of card system for transactions, ATMs and electronic payment channels leading to a reduction in cash transactions, which has given prompt growth of e-banking. India, with its proven ability to adapt technology, has already started seeing the emergence of electronic cash as a medium of exchange. Technological developments have shaped a new type of economy, which many call as the 'digital economy'. This emerging economy is bringing with it rapidly changing technologies and new forms of businesses and service delivery channels such as e-banking. This research paper is designed to analyse the relationship and impact of e-banking services on productivity of public and private sector banks. E-banking services like ATM on-site, ATM off-site, credit cards and debit cards are used to check the impact of e-banking services on productivity of different bank groups of public and private sector banks. The results depicted that e-banking services reflected a high impact on productivity in case of a public bank group than that of the private bank group.*

**KEYWORDS:** E-banking, Productivity, Banks, Digital economy.

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#### **ABOUT THE AUTHOR (S)**

**Suyash Mishra** is a Research Scholar at Department of Management Studies, School of Law, Governance, Public Policy and Management, Central University of Haryana, Mahendergarh, Haryana, India. He can be reached at [suyashmba1234@gmail.com](mailto:suyashmba1234@gmail.com).