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from Department of Accountancy
Designation Assitant Professor.
towards International Conference on Risk
Mangement - held on 11/9/2018.


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6. AN ANALYTICAL STUDY OF THREATS TO CONSUMERS IN ONLINE BANKING TRANSACTION IN INDIA

Dr. Mangesh Vasudeo Nirmala Panchal
Ramniranjan Jhunjhunwala College of Arts, Science and Commerce,
Ghatkopar (West), Mumbai.

Abstract

The transfer of funds from one party to another over electronic medium is known as electronic payment. Electronic Banking is also known as E-Banking, PC Banking, Online Banking, Internet Banking, and Mobile Banking. On one hand internet banking has made the lives of people very convenient but on the other hand, internet banking is not free from risks and threats. In the present research paper, the researcher has studied the various threats to the consumer in online banking transaction in India. For testing the hypotheses, researcher has used One-Sample T Test.

Keywords: E-banking, Online Payments, Risk, Threats

1. Introduction

Online Banking is also known as internet banking, e-banking or virtual banking. It is an electronic payment system that enables customers of a bank or other financial institution to conduct a wide range of financial transactions through the financial institution's website. There are various modes of online financial transactions such as NEFT, RTGS, ECS, IMPS.

Statement of Problem

There are various online threats to consumers.

Objectives of the Research Paper

The objective of the present study is as follows:

To study the threats to consumers in online banking transactions in India.

Hypothesis of the Study

The hypothesis of the present study is as follows:

Hypotheses (1)

Null Hypothesis (H₀): There are not significant threats to consumers in online banking transactions in India.

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