

E-Banking System: Enhancing Financial Access Through Technology

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Abstract: *Electronic banking (e-banking) has revolutionized the financial sector by enabling customers to perform banking transactions through digital platforms with speed, convenience, and security. This paper explores the structure, services, and technological advancements in e-banking systems, highlighting their impact on customer behavior and banking operations. It examines various e-banking channels such as internet banking, mobile banking, and digital wallets, along with their benefits and associated risks. The study also discusses security measures, regulatory frameworks, and challenges in the adoption of e-banking, particularly in developing regions. The findings suggest that while e-banking enhances operational efficiency and customer satisfaction, continuous innovation and robust cybersecurity are essential for its sustainable growth.*

Keywords: E-Banking, Digital Banking, Online Banking, Financial Technology, Cybersecurity, Banking Channels

