

A Digital Transformation and Cybersecurity Strengthening: A Case Study of Union Bank of India with Special Reference to Rewa District

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Citation: Shukla, P., & Shukla, M. (2026). A Digital Transformation and Cybersecurity Strengthening: A Case Study of Union Bank of India with Special Reference to Rewa District. International Journal of Advanced Research in Commerce, Management & Social Science, 09(01(I)), 166–170.

ABSTRACT

This research paper studies how Union Bank of India in Rewa District has adopted digital technology and improved cybersecurity. It has focused on the steps that have been taken toward problems that have been faced by customers as well as staff members from Union Bank of India. The researcher has used interviews, observations, and published articles for this research. It is acceptable that digital banking has made things easier and safer, but on the other side, it is still challenging for a group of customers, especially in rural.

Keywords: Digital Transformation, Cybersecurity, Digital Technology, Banking Services, Consumers.

Introduction

Indian banks are changing fast due to new technology and government support for digital services. Union Bank of India, a leading public bank, has taken big steps in digital banking. This paper looks at what the bank has done in the Rewa District to use digital tools and keep customer information safe. The focus is on understanding what works, what does not, and how customers and staff feel about these changes.

This research is a study of Union Bank of India in the Rewa district, offering digital services and their use by its customers. This studies the improvements, drawbacks, challenges, and improvement measures. Digital services have no doubt changed banking practices and helped its customers to get entertained with banking services remotely and in very little time.

With this study, we will be able to understand how digital services and cybersecurity together make life easy and convenient for their customers. The researcher also aims to find out gaps and suggestions for both Service provide that is Union Bank of India in this case, and for the consumers of services.

Review of Literature

- **Rai et al. (2022)** found that digital banking helps banks to serve customers more quickly and at a lower cost. However, some people find it hard and challenging to use these services.
- **Sharma (2023)** has shown in his study that more use of digital banking increases the risk of cybercrimes and fraud.
- **Kumar & Singh (2021)** mentioned that regular training from the bank, strong passwords, strengthen cybersecurity to promote safe digital banking.

- **Joshi (2020)** pointed out that people in rural areas face challenges like poor internet and a lack of digital knowledge.
- **Gupta and Bansal (2019)** highlighted that older customers do not rely on digital services, whereas they trust traditional practices
- **Ahmed (2021)** found that apps for mobile banking are useful, but they need to have a simpler interface and operations in local languages.
- **Prasad et al. (2018)** noticed that regular training on digital services can help in digitalisation and can lead to safe digital practices.
- **Singh and Yadav (2020)** highlighted that real-time monitoring and a few standard alerts provided by the service provider can quickly stop fraud activities.
- **World Bank Report (2022)** said that digital banking promotes the practice of financial services, especially in remote areas.
- **Mishra (2023)** said that a unique combination of banks and companies offering technology helps to improve digital security.
- **Rathi and Mehta (2021)** have mentioned in their study that Indian banks are lacking properly trained cybersecurity professionals.
- **Sinha (2022)** observed that in most cases, cyber-attacks in Indian banks were caused by human error or a lack of awareness.

These studies highlight that digital banking has many benefits but also has challenges, especially for rural customers and bank staff. Good security, customer support, and simple technology are needed for the success of digital banking practices in Union Bank of India.

Research Methodology

This study uses a qualitative case study method. A researcher has conducted Interviews with 10 staff members from Union Bank of India and 20 customers of Union Bank of India in Rewa District. A few reports from banks and other studies were reviewed, which were done on the same topic. Visits to the bank premises situated in the Rewa district were helpful to observe how digital services work in the branches. The focus area was on the changes from 2020, after the pandemic, which had increased uses of digital banking and more customer engagement with it.

Research Design

The study is descriptive as well as analytical. It shows the journey of digital transformation and cybersecurity, which have been implemented at Union Bank of India in the Rewa district and makes an impactful analysis of its effect.

Data Collection

The researcher has opted for two different methods to collect data. These were primary and secondary data.

- **Primary Data:** Information is collected directly from Union Bank of India employees and customers in the Rewa district. This is done through surveys and interviews, and a questionnaire.
- **Secondary Data:** Information was collected from books, research articles, official reports of the Union Bank of India, and the Union Bank's website.

Sampling Method

Sampling has been done considering employees from Union Bank of India and customers associated with this bank from the Rewa district only. Random sampling has been taken into consideration to create the basis of the study to maintain fairness, and the basis of this research

Data Collection Tools

- **Questionnaires:** Framed questionnaires were given to employees and customers to gather their views on digital transformation and cybersecurity.
- **Interviews:** Face-to-face interviews were conducted for a better understanding, along with deep analysis to capture a real picture of the services offered by Union Bank of India.

Data Analysis

The data collected was gone through analysis by using simple statistical tools, such in the form of percentages, charts, and graphs. This analysis also helps to understand the trends, opinions, and challenges in relation to digital transformation and cybersecurity in the Union Bank of India. The analysis done by the researcher to understand the trends and challenges directly related to the digital transformation of services in Union Bank of India, as well as cybersecurity therein.

Scope and Limitations

This study has focused on the branches of Union Bank of India in the Rewa district only. The observations may be or may not be completely applicable to other districts or states of India in the context of the Union Bank of India. The study also depends on the mood, honesty, accuracy and tendency to respond genuinely of the respondents who have participated in this study.

Digital Transformation at Union Bank of India (Rewa District)

- **Digital Services:** It was introduced in Union Bank in Rewa, which is offering various services like mobile banking, internet banking, and UPI payments. Kiosks and upgraded ATMs are available near to the bank premises for self-service in urban areas. Customers can open their accounts, apply for loans, and pay bills online, which needs to be verified by a secure process. The branch even has passbook printing machines and biometric ATMs for adding ease and providing timeless services through digitalisation.
- **Process Automation and Paperless Banking:** There are so many processes, like opening an account, loan requests and general complaints are getting handled online. This saves time, reduces paperwork, and can be done effortlessly. The Union Bank of India uses its own centralised system to see real-time data of all the branches associated with it.
- **Digital Literacy and Staff Training:** Union Bank of India schedules digital training on a regular interval for the staff to get updated with digital tools. Digital training is also conducted for customers, especially for old age peoples and people from rural areas. Templates or posters are also provided to the customers in both languages, i.e. Hindi and English, which is commonly known by the large population in the Rewa district.
- **E-Statement and SMS Alerts:** Customers of Union Bank of India receive an E-statement on their registered Email ID every month, having all the details and transactions with reference number and other details automatically, which adds transparency to their debits and credits with respect to their bank account. Customers are also updated with the SMS service on successful transactions with Union Bank of India. It helps to recognise the status of the transaction if it is successful and if the account has been updated with so and so amount.
- **Automated Teller Machine (ATM):** The Union Bank of India has taken an initiative to expand ATM centres in every possible place so that customers can be entertained with the possibility of transactions through ATMs, and Customers can benefit. This has a low risk of cyber fraud.

Cybersecurity Strengthening

- **Security Infrastructure:** The Union Bank of India has setups like firewalls, anti-virus software, and security checks on a regular interval. Customers are suggested to use two-factor authentication for online banking to enhance the cyber security. Union Bank of India keeps all the information by encrypting it.
- **Awareness and Prevention:** The bank used to run campaigns to make people aware of cyber scams, where bank staff and Customers are taught to identify suspicious mail, messages or any act. The Union Bank branch celebrates Cybersecurity Days to raise awareness and remind everyone to be alert, which will help to strengthen cybersecurity.
- **Incident Response and Reporting:** A special team is assigned to monitor for unusual activity in Customer accounts. If any unusual activity is tracked, they act quickly and inform the customer or report to the authorities. Practice drills are done by the Bank with its staff to make them handle the situation at the time of any cyber fraud identified.
- **Regular Software Updates and Security Patches:** Union Bank of India provides updates with the latest security patches in a manner that cannot be breached. This practice is opted for the purpose to secure software from viruses, malware and cyber-attacks.

- **Regular Security Audits:** Bank conducts internal security audits and assessments to identify gaps therein and get them fixed and secure the software with necessary patches and updates.
- **Safe ATM and POS Usage:** Union Bank of India makes sure to take all the security measures for ATMs or POS equipped to serve its customers.

Challenges Faced while Conducting this Research

- **Resistance to change:** Some customers, especially older people or those who are not familiar with technology, are a bit reluctant to adopt digital banking. Union Bank of India has intervened to simplify digital banking and provide hands-on training.
- **Infrastructure challenges:** In some areas of Rewa, poor internet connectivity and power cuts are a problem for digital banking. The bank has taken strong steps toward getting alternative Power sources like Fuel power generators or solar power and has also taken necessary steps to improve internet services to smooth the services provided by Union Bank of India.
- **Growing threats of cybersecurity:** The number of online banking transactions is speedily increasing in the same proportion as digital scams and frauds are increasing day by day. The bank needs to take necessary steps to strengthen Security services, and a well organised awareness programs must be conducted with customers, not in public.
- **Technical Glitches:** As the Customers are started relying on the digital sources offered by Union Bank of India, sometimes the banking apps or the website get crashed or are non-functional. This may cause inconvenience as customers are now less dependent on cash transactions than they were earlier
- **Fear of Making Mistakes:** Many customers are afraid of making mistakes, such as wrong amount input, processing transactions in the wrong account number or losing money in case of failed transactions.

Impact Assessment

- **Customer Experience:** Most of the customers accepted that digital banking made banking faster and easier. What they like about digital services is not standing in long queues and being restricted to using services at bank premises only. Some of the customers still prefer to reach bank branches, especially for big transactions or those who do not trust technology. Some customers don't want to use digital services after getting updates about cyber fraud from various sources.
- **Operational Efficiency:** Digital tools helped bank staff to perform their tasks faster than before and with fewer mistakes. As bank staff can perform their tasks faster than before and fewer customers are visiting bank branches, as they are getting entertained for their service requests digitally and not getting engaged in paperwork, they can properly assist customers visiting their branch office.
- **Security Outcomes:** Better cybersecurity leads to fewer cybercrimes. Bank Staff and customers are becoming more aware of how to protect themselves from cybercrimes.
- **Financial Inclusion:** Many people, especially in rural areas, opened accounts and used banking services. Customers engaged in various activities, like Farmers, shopkeepers, and students, are now able to use digital banking for savings, payments, and loans.

Recommendations

- Need to invest more in technology, security and internet speed for seamless services.
- More awareness programs are required to make customers digitally capable, especially in villages.
- Keep enhancing and strengthening cybersecurity to prevent cybercrime or any such practice.
- Simplify digital apps' operation and interface and make them available in local languages as well.
- Customer feedback must be taken seriously and act quickly to improve services.
- Local groups and a few authorities must be there to take care of awareness programs so that services can be utilised by most of the customers.

Conclusion

Banking practices have become easier than ever in the Union Bank of India in Rewa District and have become faster and safer with digital technology. Even though a few problems are still there, like poor internet, and some customers are not sure about secure digital banking. Looking back at the conducted study, the overall results were positive. Training for awareness to use digital services and security from acts like cyber fraud, with customers' support, will ensure the success of digital practices in the Union Bank of India.

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Annexure: Sample Interview Questionnaire:

- 13 What do you experience after getting introduced to digital services by Union Bank of India?
- 14 What problems have you faced while using digital banking provided by Union Bank of India?
- 15 Are you aware of the security steps or structure designed by Union Bank of India?
- 16 Do you know someone who has suffered from online banking fraud, or have you suffered from this?
- 17 What changes do you expect that can make digital banking easier for you?
- 18 How frequently do you use digital banking through a mobile App or via internet banking?
- 19 Do you feel digital banking is a safe practice provided by Union Bank of India?
- 20 How many training or awareness programs have you attended executed by the Union Bank of India?
- 21 What suggestions do you have in your mind for improving digital services?
- 22 How strongly do you recommend digital banking provided by Union Bank of India to your friends and family?.

