Internet banking has become a hotcake in the arena of digital banking. Internet banking is modern technology based computerized system that provides one of the easiest banking systems to client with low cost and quick services. Internet Banking” refers to systems that enable bank customers to access accounts and general information on bank products and services through a personal computer (PC) or other intelligent devices. Numerous factors including competitive cost, customer service, and demographic considerations are motivating banks to evaluate their technology and assess their electronic commerce and Internet banking strategies. As of January 2018, there are approximately 17.61 lakh users of internet banking. Most of the users adopt internet banking for fund transfer operation. About 7.18 lakh transactions including 2,175 crore Taka were performed through the internet banking platform in January 2018 according to the statistical report of Bangladesh Bank. Taking into consideration the necessity of internet banking, this study has been conducted. This paper mainly focuses on the internet banking configuration, operations and banker’s appreciation of using internet
banking. This paper also focuses some ramifications of cyber threats in order to establish secure internet banking because they are the main pitfalls in order to establish trustworthy effortless internet banking system.

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Index Terms

Computer Science

Information Systems

Keywords

Internet Banking, ATM, BEFTN, RTGS, Cyber Security.