

University of Nebraska - Lincoln

DigitalCommons@University of Nebraska - Lincoln

Library Philosophy and Practice (e-journal)

Libraries at University of Nebraska-Lincoln

Winter 12-30-2018

Websites of Indian Banks: A Webometric Study

Arindam Sarkar

Department of Library and Information Science, Jadavpur University, Kolkata-700032, India, infoarindam83@gmail.com

Ashok Pal

Institute of Development Studies Kolkata, Salt Lake, Kolkata-700064, India, pal.sunrise.ashok@gmail.com

Follow this and additional works at: <https://digitalcommons.unl.edu/libphilprac>

Part of the [Library and Information Science Commons](#)

Sarkar, Arindam and Pal, Ashok, "Websites of Indian Banks: A Webometric Study" (2018). *Library Philosophy and Practice (e-journal)*. 2209.

<https://digitalcommons.unl.edu/libphilprac/2209>

Websites of Indian Banks: A Webometric Study

Arindam Sarkar¹ & Ashok Pal²

Abstract: Web Impact Factor (WIF), Search Engine Optimization (SEO) ranking improve the visibility of a website's presence in online environment. The present study predominantly focuses on the WIFs of the Indian banking websites. On the basis of SEO (search engine optimization) effort has been made to measure the usability, performance, security of the websites, used headings, usage of images and alt tags, linking with social networking sites as well as to count the backlinks, page size, load time, request, traffic score, SEO score and speed score. Popularity ranking of the selected bank websites has also been done. Calculating three types of web impact factors it has been found that among the nationalised banks Indian Bank (IB) holds the numero uno status while among the private banks Lakshmi Vilas Bank Limited (LVB) holds the number one rank. On the basis of usability though nationalised banks enjoy better grades than their private counterparts, regarding SEO, performance and social linking private banks achieve higher grades. In the matter of security all the nationalised and private banks maintain grade A (including A+ and A-) security. Regarding ranking of websites Canara Bank holds the best global and Indian rank. Among the private banks HDFC Bank Limited holds the best global and Indian ranks.

Keywords: Web impact factor, WIF, Search engine optimization, SEO, Usability, Security, Popularity rank, Indian banks

1. Introduction

Present day world cannot keep a single step without the intervention of Internet. For the dissemination of information and spreading of communication web has played a significant role. Websites and web based user interfaces have become the window of communication in today's world. According to statistics, there are more than 2 billion Internet users in the world. Out of those, 137 million Internet users are from India (Kaur & Dani, 2014).

1. PhD Scholar, Department of Library and Information Science, Jadavpur University, Kolkata-700032, India

Email: infoarindam83@gmail.com
ORCID 0000-0002-8728-3378

2. Assistant Librarian, Institute of Development Studies Kolkata, Salt Lake, Kolkata-700064, India & PhD Scholar, Department of Library and Information Science, Jadavpur University, Kolkata-700032, India

Email: pal.sunrise.ashok@gmail.com
ORCID 0000-0002-8428-6864

It only enhances the connectivity of the banks with millions of people by promoting banks to the larger portion of the society. Therefore, website is a vital cog of the banking activities. Though Internet banking in India is at its nascent stage but it is growing at a lightning fast speed. People of India are also showing interest in finding out the interest rates, present schemes, related forms and other documents from the websites of the banks rather than visiting the banks personally with the main motto of saving time and labour. In this paper, an effort has been made to evaluate the accessibility of the websites of Indian nationalised and private sector banks on the basis of a webometric analysis.

2. Banking System of India headed by Reserve Bank of India

Indian banking system is headed by the Reserve Bank of India (RBI). It is India's central banking institution, which controls the issuance and supply of the Indian rupee as well as played great role in controlling monetary policy in India and is responsible for monitoring the foreign exchange flows into the Indian economy by managing currency exchange rates and supervising how banks and non-banking financial institutions would function (Reserve Bank of India, n.d.). Indian banking system comprised of commercial, regional and cooperative banks. Commercial banks are divided into public sector and private sector banks. Public sector banks cover State Bank of India and its associates as well as other nationalized banks (Chand, n.d.). The present study encompasses these commercial banks (both public and private sector banks). In the following table 1 the selected nationalised and private banks have been delineated with their abbreviations (abbv.) and website URLs.

Table 1: Selected Nationalised and Private Banks

Nationalised Banks			Private Banks		
Bank Name	Abbv.	URL	Bank Name	Abbv.	URL
Allahabad Bank	ALB	https://www.allahababank.in/	Axis Bank Limited	AXB	https://www.axisbank.com/
Andhra Bank	ADB	https://www.andhrabank.in/english/home.aspx	Bandhan Bank Limited	BB	https://www.bandhanbank.com/
Bank of Baroda	BOB	https://www.bankofbaroda.com/	Catholic Syrian Bank Limited	CSB	https://www.csbo.in/
Bank of India	BOI	https://www.bankofindia.co.in/english/home.aspx	City Union Bank Limited	CUB	https://www.cityunionbank.com/

Bank of Maharashtra	BOM	https://www.bankofmaharashtra.in/	DCB Bank Limited	DCB	https://www.dcbbank.com/
Canara Bank	CB	https://www.canarabank.in/	Dhanlaxmi Bank Limited	DLXB	https://www.dhanbank.com/
Central Bank of India	CBI	https://www.centralbank.net.in/jsp/startMain.jsp	Federal Bank Limited	FB	https://www.federalbank.co.in/
Corporation Bank	COB	https://www.corpbank.com/	HDFC Bank Limited	HDFC	https://www.hdfcbank.com/
Dena Bank	DB	https://www.denabank.com/	ICICI Bank Limited	ICICI	https://www.icicibank.com/
Indian Bank	IB	http://www.indianbank.in/	IndusInd Bank Limited	IB	https://www.indusind.com/
Indian Overseas Bank	IOB	https://www.iob.in/	IDFC Bank Limited	IDFC	https://www.idfbank.com/
Oriental Bank of Commerce	OBC	https://www.obcindia.co.in/	Jammu & Kashmir Bank Limited	JKB	https://www.jkbank.com/
Punjab & Sind Bank	PSB	https://www.psbindia.com/	Karnataka Bank Limited	KB	https://karnatakabank.com/
Punjab National Bank	PNB	https://www.pnbindia.in/	Karur Vysya Bank Limited	KVB	https://www.kvb.co.in/
State Bank of India	SBI	https://sbi.co.in/	Kotak Mahindra Bank Limited	KM	https://www.kotak.com/en.html
Syndicate Bank	SYB	www.syndicatebank.in/english/home.aspx	Lakshmi Vilas Bank Limited	LVB	https://www.lvbank.com/
UCO Bank	UCO	https://www.ucobank.com/english/home.aspx	Nainital Bank Limited	NB	www.nainitalbank.co.in/
Union Bank of India	UBOI	https://www.unionbankofindia.co.in/english/home.aspx	RBL Bank Limited	RBL	https://www.rblbank.com/
United Bank Of India	UBI	https://www.unitedbankofindia.com/english/home.aspx	South Indian Bank Limited	SIB	https://www.southindianbank.com/

Vijaya Bank	VB	https://www.vijayabank.com/	Tamilnad Mercantile Bank Limited	TMB	https://www.tmb.in/
			YES Bank Limited	YB	https://www.yesbank.in/

3. Literature Review

Webometrics is the study of the quantitative aspects of construction and the use of information resources, structures and technologies on the web, based upon bibliometric and informetric approaches. According to Bjorneborn and Ingwersen, a webometric study basically covers the main four areas: Web page content analysis; Web link structure analysis (self link, external link etc.); Web usage analysis (searching and browsing behavior) and Web technology analysis (search engine performance) (Bjorneborn and Ingwersen, 2004). WIF is the part of the methodology in webometric studies. The WIF provides quantitative tools for ranking, evaluating, categorizing and comparing the websites (Noruzi, 2005). Kaur and Dani (2014) have evaluated accessibility of banking websites. Their objective was to analyze the status of accessibility of banking websites as it allows people with disabilities to be independent and more in control of their own financial requirements. For their study, website of Indian banks were chosen. The results of the evaluation indicated that the situation of website accessibility of Indian banking websites is not very satisfactory in terms of number of errors reported by the automatic tools (Kaur & Dani, 2014). As not much work has been found regarding webometric analysis of Indian banks, the present study has been conducted.

4. Objectives

The objectives of the study are as follows:

- To calculate three types of web impact factors (WIF) of India's nationalised and private bank websites, namely simple web impact factor, self link or inlink web impact factor and external link web impact factor.
- To analyse the websites of Indian nationalised and private banks under Reserve Bank of India on the basis of SEO (search engine optimization) especially to measure the usability, performance, security of the websites, used headings, usage of images and alt

tags, linking with social networking sites as well as to count the backlinks, page size, load time, request, traffic score, SEO score and speed score.

- To find out the global popularity ranking of the banks' websites on the basis of Alexa ranking.

5. Scope and Limitations

Twenty nationalised banks and twenty one private banks have been selected from the website of Reserve Bank of India for this study (Reserve Bank of India, n.d.). The present study has been restricted within the particular time period i.e. from 15/11/2018 to 31/12/2018. As CleverStat tool fails to count the number of inlinks and external links of Central Bank of India, Corporation Bank, Oriental Bank of Commerce, Syndicate Bank, Vijaya Bank, Catholic Syrian Bank Limited, City Union Bank Limited and HDFC Bank, these banks have been kept outside the purview of web impact factor calculation.

6. Methodology

At first, websites with URLs of 20 nationalised banks and 21 private banks have been selected from the list of RBI. For three types of WIF calculation at first total number of webpages for each website have been collected from the Google search engine (which have large database) using the command “**site:domain name**” introduced by Ingwersen (1998). For the number of inlinks and external links counting, a link analyser tool named CleverStat (<http://cleverstat.com/link-analyzer>) has been used. Then data have been collected from SEO tool SEOptimer (<https://www.seoptimizer.com/>) for analysing websites from different angles. Then the selected bank websites are observed and analysed with the help of online Search Engine Optimization (SEO) tools like Neil Patel's SEO analyser (<https://neilpatel.com/seo-analyzer/>) and Alexa (<https://www.alexa.com/siteinfo>). After data collection, the collected data were analysed and tabulated keeping in view the objective of the study.

7. Data Analysis and Findings

7.1 Calculation of Web Impact Factors (WIF)

Web impact factor or WIF is the web version of impact factor. There are three types of WIFs: Simple Web Impact Factor, Internal link or Inlink Web Impact Factor (also known as Self link Web Impact Factor) and External link Web Impact Factor. The WIF introduced by Ingwersen (1998) is the ratio of the number of links to a site, to the number of webpages at the site. This can be stated thus:

A = Total number of webpages to a particular site

B = Total Number of Inlinks to a given site

C = Total Number of External links to a given site

D = Total number of links (External + Internal) to a site

Therefore, WIF (simple) = D/A ; WIF (Internal) = B/A , and WIF (External) = C/A .

The following table illustrates the three types of WIF distribution of bank websites with their webpage and link details.

Table 2: WIFs of Selected Bank Websites

Banks	Number of Web Pages and Links				3 Types of Web Impact Factors		
	Total No. of Webpage (A)	Total No. of Inlinks (B)	Total No. of External Links (C)	Total No. of Links (D)	Simple WIF (D/A)	Internal-link WIF (B/A)	External -link WIF (C/A)
ALB	3880	95	21	116	0.029	0.024	0.005
ADB	2750	226	30	256	0.093	0.082	0.010
BOB	13700	344	53	397	0.028	0.025	0.003
BOI	5750	241	8	249	0.043	0.041	0.001
BOM	7760	126	14	140	0.018	0.016	0.001
CB	261	10	24	34	0.130	0.038	0.091
DB	3640	191	12	203	0.055	0.052	0.003
IB	934	151	92	243	0.260	0.161	0.098
IOB	3970	285	22	307	0.077	0.071	0.005
PSB	1590	246	17	263	0.165	0.154	0.010

PNB	2160	153	34	187	0.086	0.070	0.015
SBI	17500	95	35	130	0.007	0.005	0.002
UCO	2570	107	21	128	0.049	0.041	0.008
UBOI	8210	128	20	148	0.018	0.015	0.002
UBI	2790	100	27	127	0.045	0.035	0.009
(Private)							
AXB	29400	258	74	332	0.011	0.008	0.002
BB	464	52	5	57	0.122	0.112	0.010
DCB	2450	54	7	61	0.024	0.022	0.002
DLXB	1320	89	5	94	0.071	0.067	0.003
FB	4530	234	25	259	0.057	0.051	0.005
ICICI	31300	220	44	264	0.008	0.006	0.001
IB	31300	257	13	270	0.008	0.008	0.0004
IDFC	4960	153	17	170	0.034	0.030	0.003
JKB	1360	221	13	234	0.172	0.162	0.009
KB	2080	193	13	206	0.099	0.092	0.006
KVB	1230	29	4	33	0.026	0.023	0.003
KM	15400	171	32	203	0.013	0.011	0.002
LVB	8	85	20	105	13.125	10.625	2.5
NB	926	0	0	0	0	0	0
RBL	5720	0	0	0	0	0	0
SIB	4640	222	14	236	0.050	0.047	0.003
TMB	3650	28	14	42	0.011	0.007	0.003
YB	205000	242	12	254	0.001	0.001	0.00005

On the basis of simple web impact factor Indian Bank (IB) holds the numero uno status among the nationalised banks with 0.260 but among the private banks Lakshmi Vilas Bank Limited (LVB) holds the number one rank with an impact factor of 13.125. This LVB also holds the 1st position among private as well as nationalised banks considering its internal link and external link web impact factors with 10.625 and 2.5 respectively. In case of these two types of web impact factors (internal and external) Indian Bank (IB) again holds the 1st position among nationalised banks with 0.161 and 0.098 respectively.

7.2 Overall Grade Analysis of Indian Bank Websites in Various Categories

Following table shows the overall grade wise analysed results of selected Indian bank websites through online SEOptimer tool (<https://www.seoptimer.com/>). This table has focused on five parameters: SEO, Usability, Performance, Social and Security.

Search engine optimization (SEO) is the process of optimizing the website content such as metatag, page size, load time, images, text etc. and finally optimizing a whole website for improving their search engine rankings. Usability maximizes website’s audience and minimizes user bounce rates (which can indirectly affect search engine rankings). It is important to make a website mobile and tablet friendly as today the majority of web traffic comes from these sources. Performance is also vital to ensure a good user experience. Social activity is another essential parameter for user communication, brand awareness and as a promotional channel to bring more visitors to a website. Finally the security parameter ensures how a website protects user data or safeguards against data loss (SEOptimizer, n.d.). The following table reflects that on the basis of SEO Central Bank of India is the only nationalised bank to achieve grade A+ whereas Dhanlaxmi Bank Limited, HDFC Bank Limited and ICICI Bank Limited are the three private banks to achieve grade A+. On the basis of Usability 15 nationalised banks have got A grade whereas only 11 private banks achieve grade A (including A-). Performance status of nationalised banks are not up to the mark in comparison to their private counter parts as only Andhra Bank and United Bank of India receive A- grade whereas Axis Bank Limited (A), Nainital Bank Limited(A-), Tamilnad Mercantile Bank Ltd. (A+), YES Bank Limited (A-) hit grade A category. Only three nationalised banks have grade A in Social linking whereas for private banks the number is seven. But regarding Security all the nationalised and private banks maintain grade A (including A+ and A-) security.

Table 3: Overall Grade Analysis of Indian Bank Websites in Various Categories

Bank Name	Overall Grade in Various Categories				
(Nationalised Banks)	SEO	Usability	Performance	Social	Security
Allahabad Bank	C-	A	C+	B-	A+
Andhra Bank	B	A	A-	B-	A+
Bank of Baroda	B	A	C+	B+	A+
Bank of India	B-	A	B+	B-	A+
Bank of Maharashtra	B-	D	C+	D-	A+
Canara Bank	D+	A	C+	D-	A+
Central Bank of India	A+	F-	C+	B+	----
Corporation Bank	C-	A	B-	D-	A-
Dena Bank	D+	A	D	D-	A+
Indian Bank	A-	A	D	A-	A+
Indian Overseas Bank	D+	B-	C+	C+	A+
Oriental Bank of Commerce	----	F-	C+	----	A+
Punjab & Sind Bank	B	A	D+	C-	A+
Punjab National Bank	B-	A	B-	B-	A+
State Bank of India	D+	B+	B-	A+	A-
Syndicate Bank	C+	A	B+	B	A+

UCO Bank	D+	A	B	D-	A-
Union Bank of India	B-	A	C	A-	A+
United Bank of India	D+	A	A-	B-	A-
Vijaya Bank	B-	A	B	D	A+
(Private Banks)					
Axis Bank Limited	C	A	A	A-	A-
Bandhan Bank Limited	B	B+	C	B	A+
Catholic Syrian Bank Ltd.	----	A-	E+	----	A+
City Union Bank Limited	----	F-	C+	----	A+
DCB Bank Limited	D+	A	B-	B	A+
Dhanlaxmi Bank Limited	A+	F-	C+	----	A+
Federal Bank Limited	B	A	C	B-	A+
HDFC Bank Limited	A+	A-	B	----	A+
ICICI Bank Limited	A+	A	D	B-	A+
IndusInd Bank Limited	B	B+	B	A	A+
IDFC Bank Limited	B-	B+	B	A-	A+
Jammu & Kashmir Bank Limited	B-	B+	B	A	A+
Karnataka Bank Limited	C	A	D	A	A-
Karur Vysya Bank Limited	B+	E+	B-	D-	A+
Kotak Mahindra Bank Limited	B	A	B+	A	A+
Lakshmi Vilas Bank Limited	C-	D	C	C-	A-
Nainital Bank Limited	C	D+	A-	D-	A+
RBL Bank Limited	B-	A	B-	B-	A+
South Indian Bank Limited	C	A	D+	A-	A+
Tamilnad Mercantile Bank Ltd.	C-	D+	A+	B+	A-
YES Bank Limited	B+	A	A-	B+	A+

Depending on the grades on different categories of Kotak Mahindra Bank Limited website, the following graphic diagram has been drawn with the help of the SEOptimizer tool. The outer red line of the diagram indicates when all five parameters are in Grade A+. According to the above table not a single bank website could reach the fully expanded diagram as like the outer diagram of following figure. Some websites are very much poor in their grade results.

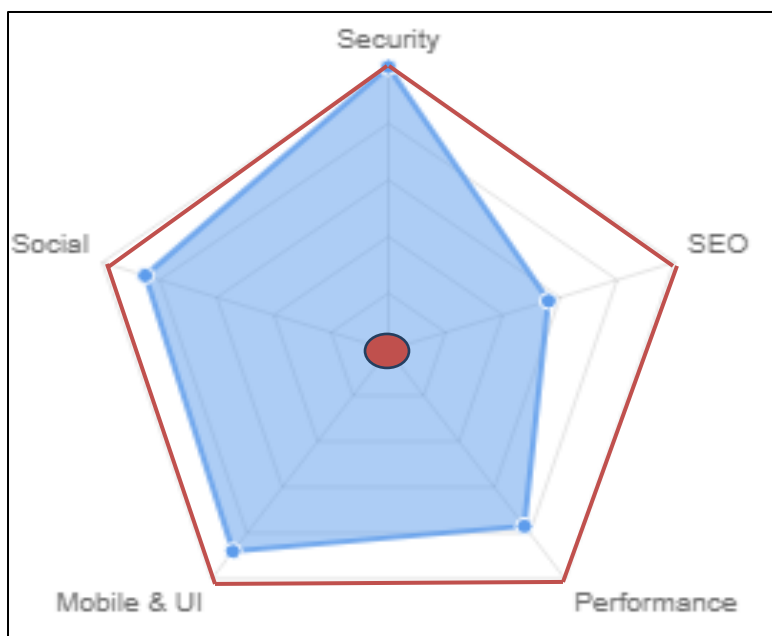


Figure 1: Kotak Mahindra Bank Limited Website

7.3 Distribution of Header Tag

In webpage designing HTML defines six levels of headings defined by <h1> to <h6> tag. <h1> tag defines largest heading and <h6> defines smallest heading. These tags are important indicators to search engines for defining the important content topics of a web page, and subsequently the keywords it should rank for (SEOptimer, n.d.). The following table depicts the bank wise distribution of tags from <h1> to <h6>. Central Bank of India, Oriental Bank of Commerce, Catholic Syrian Bank Limited, City Union Bank Limited, Dhanlaxmi Bank Limited, HDFC Bank Limited have been kept outside for this calculation as SEOptimer tool could not find any result for these banks. From this table it has been found that only ICICI Bank website has all types of headings pointing at the proper distribution of headings for matters of different importance.

Table 4: Distribution of Header Tags

Bank Name	Header Tags					
	H1	H2	H3	H4	H5	H6
(Nationalised Banks)						
Allahabad Bank	0	14	13	0	0	0
Andhra Bank	1	0	0	0	0	0
Bank of Baroda	0	7	13	0	0	0
Bank of India	0	5	18	0	0	0
Bank of Maharashtra	0	0	0	0	0	0

Canara Bank	0	0	0	0	0	0
Corporation Bank	1	1	35	24	0	0
Dena Bank	0	0	0	0	0	0
Indian Bank	9	0	3	2	0	0
Indian Overseas Bank	0	0	0	0	0	0
Punjab & Sind Bank	0	9	65	0	1	0
Punjab National Bank	0	0	40	5	1	0
State Bank of India	0	6	74	118	0	0
Syndicate Bank	1	0	0	0	0	0
UCO Bank	0	0	29	7	0	0
Union Bank of India	1	2	26	4	1	0
United Bank of India	0	0	0	0	0	0
Vijaya Bank	0	8	0	0	0	0
(Private Banks)						
Axis Bank Limited	0	15	41	10	1	0
Bandhan Bank Limited	7	0	5	0	0	0
DCB Bank Limited	4	0	0	0	0	0
Federal Bank Limited	1	12	71	5	0	1
ICICI Bank Limited	1	14	1	1	52	4
IndusInd Bank Limited	1	13	15	4	0	0
IDFC Bank Limited	1	0	0	40	0	0
Jammu & Kashmir Bank Limited	0	0	0	30	0	0
Karnataka Bank Limited	10	12	4	0	0	0
Karur Vysya Bank Limited	0	5	0	0	0	0
Kotak Mahindra Bank Limited	1	8	29	45	0	0
Lakshmi Vilas Bank Limited	0	0	0	0	0	0
Nainital Bank Limited	0	0	0	0	0	0
RBL Bank Limited	0	0	1	5	0	0
South Indian Bank Limited	0	0	0	0	0	0
Tamilnad Mercantile Bank Limited	0	2	22	0	0	0
YES Bank Limited	1	34	2	22	0	0

7.4 Distribution of Image and ALT Tag

The HTML ‘alt’ attribute specifies an alternate text for an image, if the image could not be displayed. The alt attribute provides alternative information for an image if a user for some reason fails to view it (because of slow Internet connection or any other). So if anyone is using an image as a button to buy product X, the alt text should say: “button to buy product X”. Image alt attribute is very essential for any kind of website (SEOptimer, n.d.). The following table draws the distribution of number of images and present ‘alt’ tag for those images. Only those banks have been included in this table on which information is available in the SEOptimer tool.

Table 5: Distribution of Image ALT Tag

Bank Name	Images and ALT Tag		
	(Nationalised Banks)	No of Images	ALT Tag present
Allahabad Bank	56	24	42.85%
Andhra Bank	22	21	95.45%
Bank of Baroda	26	26	100%
Bank of India	58	57	98.27%
Bank of Maharashtra	90	0	0%
Corporation Bank	81	2	2.46%
Dena Bank	62	35	56.45%
Indian Bank	56	4	7.14%
Indian Overseas Bank	73	45	61.64%
Punjab & Sind Bank	94	90	95.74%
Punjab National Bank	62	58	93.54%
State Bank of India	27	7	25.92%
Syndicate Bank	46	35	76.08%
UCO Bank	86	80	93.02%
Union Bank of India	97	55	56.70%
United Bank of India	45	42	93.33%
Vijaya Bank	40	4	10%
(Private Banks)			
Axis Bank Limited	31	14	45.16%
Bandhan Bank Limited	24	22	61.66%
DCB Bank Limited	9	8	88.88%
Federal Bank Limited	54	37	68.51%
ICICI Bank Limited	125	52	41.6%
IndusInd Bank Limited	44	35	79.54%
IDFC Bank Limited	55	12	21.81%
Jammu & Kashmir Bank Limited	16	1	6.25%
Karnataka Bank Limited	63	63	100%
Karur Vysya Bank Limited	21	6	28.57%
Kotak Mahindra Bank Limited	66	58	87.87%
Lakshmi Vilas Bank Limited	41	5	12.19%
Nainital Bank Limited	18	6	33.33%
RBL Bank Limited	49	30	61.22%
South Indian Bank Limited	38	18	47.36%
Tamilnad Mercantile Bank Limited	11	11	100%
YES Bank Limited	35	10	28.57%

The above table clearly indicates that Bank of Baroda, Karnataka Bank Limited and Tamilnad Mercantile Bank Limited enjoy 100% parity between image and its alternative ‘alt’ attributes. Six numbers of nationalised banks are having more than 90% (but less than 100%) parity between images and ‘alt’ tags whereas this number is zero for private banks.

7.5 Connection with Social Media

Previously it has been mentioned that activity in social media is essential for user communication. It enhances the brand value and is used as a promotional channel to bring more users to a website (SEOptimer, n.d.). Following table represents various bank websites' link with social networking sites. Only those banks have been included in this table on which information is available in the SEOptimer tool.

Table 6: Distribution of Connectivity with Social Media, Social Sharing and Followers

Bank Name						
Connectivity with Social Media, Social Sharing and Followers						
(National)	Facebook share	Google +	LinkedIn	Printerest	YouTube	Twitter follower
ALB	1956	0	0	0	0	2332
ADB	2607	0	0	0	0	10592
BOB	6374	0	0	0	0	61246
BOI	2986	0	0	0	0	5728
BOM	2644	0	0	0	0	0
CB	371	0	0	0	0	0
COB	734	0	0	0	0	0
DB	2051	0	0	0	0	0
IB	2668	0	0	0	3819	10020
IOB	2688	0	0	0	2609	6402
PSB	1106	0	0	0	0	295
PNB	3008	0	0	0	0	62305
SBI	1041	0	0	0	186746	3684969
SYB	2938	0	0	0	2	2288
UCO	893	0	0	0	0	0
UBOI	2865	0	0	0	7422	61239
UBI	1787	0	0	0	0	1988
VB	2002	0	0	0	0	0
(Private)						
AXB	16147	0	0	0	41280	276777
BB	2987	0	0	0	7115	11226
DCB	1102	0	0	0	0	1325
FB	9252	0	0	0	0	7497
ICICI	462311	0	0	7	0	476999
IB	10415	1292	0	202	13192	59630
IDFC	2551	0	0	2	8662	56844
JKB	802	0	0	0	512	5513
KB	257	0	0	0	2020	4253
KVB	1104	0	0	0	0	0
KM	41150	19357	0	1	100779	223541

LVB	2563	0	0	3	0	0
NB	327	0	0	0	0	0
RBL	147233	0	0	0	0	227777
SIB	1969	309	0	0	1767	3707
TMB	1291	300	0	0	0	510
YB	16815	0	0	0	6568	1753176

From the above table it is evident that only some private banks have links to Google+, LinkedIn and Pinterest. Bank of Baroda has the largest amount of Facebook share (6374) among the nationalised banks. ICICI Bank with 462311 Facebook share tops the list amidst both the private and nationalised banks. State Bank of India has the largest amount of linking with Youtube (regarding video sharing and such other things) with 186746 among the nationalised banks as well as private banks and this number is 100779 for Kotak Mahindra Bank Limited which holds the 2nd rank amidst all banks. State Bank of India with 3684969 Twitter followers holds the numero uno status among all the banks whereas Yes Bank, with 1753176 followers is at the 2nd position among all the banks. So in the field of social connectivity State Bank of India or SBI really establishes its supremacy.

7.6 Results from SEO Analyzer

Web traffic is known as the collective number of visitors to a website. Search Engine Optimization increases the web traffic by making the website more visible to search engines (Sarkar, Pal & Kar, 2018). In this study online SEO report generation tool, Neil Patel's SEO Analyzer (<https://neilpatel.com/seo-analyzer/>) has been used to analyse and compare India's nationalised and private bank websites on various parameters like backlinks, page size, load time, request, traffic score, SEO score and speed score. The table below depicts these aforesaid features of Indian banking sites with the scores. Only those banks have been included in this table on which information is available from the SEO Analyzer tool.

Table 7: Scores via SEO Analyzer

(Nationalised Banks)	Back links	Page size (KB/MB)	Load time (Sec.)	Request	Traffic Score	SEO Score	Speed score
Allahabad Bank	233	940.0KB	23.23	70	55	61	63
Andhra Bank	872	623.0KB	5.32	71	60	81	61
Bank of Baroda	1513	951.5KB	5.68	50	60	77	63
Bank of India	971	1.7KB	2.52	2	60	68	85
Bank of Maharashtra	1067	2.1MB	8.87	111	50	85	47
Canara Bank	139	706.1KB	60.06	45	67	72	62
Central Bank of India	216	112.2KB	6.31	29	62	65	65
Dena Bank	1022	1.4MB	12.19	71	50	69	75

Indian Bank	1367	3.2MB	10.81	152	58	85	52
Indian Overseas Bank	809	2.2MB	11.57	67	56	67	58
Punjab & Sind Bank	468	1.8MB	14.43	133	50	63	63
Punjab National Bank	461	1.1MB	10.71	84	57	67	56
State Bank of India	2164	620.9KB	5.59	53	57	31	59
Syndicate Bank	855	2.8MB	14.36	246	60	81	66
UCO Bank	730	3.3MB	9.36	149	55	59	50
Union Bank of India	1645	1.8MB	7.39	156	60	78	53
United Bank of India	798	23.1KB	1.62	5	60	73	74
Vijaya Bank	915	379.9KB	4.72	64	56	79	61
(Private Banks)							
Axis Bank Limited	1293	1.8MB	1.76	66	70	63	73
Bandhan Bank Limited	141	2.1MB	7.04	77	55	86	57
DCB Bank Limited	202	177.3KB	10.17	34	55	81	64
Federal Bank Limited	649	657.4KB	12.58	113	58	45	63
ICICI Bank Limited	2057	7.1MB	120.05	815	77	63	51
IndusInd Bank Limited	648	1.4MB	7.57	110	63	70	62
IDFC Bank Limited	147	2.3MB	4.06	114	59	59	62
Jammu & Kashmir Bank Limited	87	660.0KB	2.46	69	55	69	77
Karnataka Bank Limited	448	992.3KB	6.56	70	54	61	74
Karur Vysya Bank Limited	571	1.5MB	5.09	75	59	82	60
Kotak Mahindra Bank Limited	1178	1.8MB	7.18	89	69	60	59
Lakshmi Vilas Bank Limited	551	894.8KB	6.58	102	50	70	52
Nainital Bank Limited	444	0.4KB	0.51	1	64	74	81
RBL Bank Limited	177	407.2KB	3.63	38	60	69	67
South Indian Bank Limited	668	1.5MB	3.73	83	59	76	73
Tamilnad Mercantile Bank Limited	367	150.4KB	3.61	15	49	85	90
YES Bank Limited	1358	1.1MB	2.36	64	65	70	68

The above table shows that State Bank of India has the largest amount of backlinks (2164) among all the banks. ICICI Bank Limited website is the heaviest website with 7.1 MB page size. Consequently this website takes the maximum load time i.e. 120.05 second. This bank also has the largest amount of requests i.e. 805 and maximum traffic score i.e. 77. Bandhan Bank Limited has the highest SEO score i.e. 86. Tamilnad Mercantile Bank Limited tops the list of all banks with a speed score of 90.

7.7 Popularity Rank of Bank Websites

Website popularity ranking is another important indicator which helps to better promotion of a website. Ranking of a website is based on a combined measure of page views and unique site users (Sarkar, Pal & Kar, 2018). Popularity rankings of selected bank websites have been depicted below through the following table.

Table 8: Popularity Rank of the Bank Websites

Nationalised Banks			Private Banks		
Bank Name	Alexa Ranking		Bank Name	Alexa Ranking	
	Global	Indian		Global	Indian
Allahabad Bank	63,666	4,774	Axis Bank Limited	1,635	120
Andhra Bank	14,970	1,063	Bandhan Bank Limited	63,340	4,359
Bank of Baroda	18,454	1,415	Catholic Syrian Bank Limited	456,845	32,368
Bank of India	10680	742	City Union Bank Limited	111,070	7,852
Bank of Maharashtra	79699	8167	DCB Bank Limited	69,046	5,355
Canara Bank	4810	328	Dhanlaxmi Bank Limited	271,377	22,463
Central Bank of India	9529	671	Federal Bank Limited	28,876	3,020
Corporation Bank	41,577	2969	HDFC Bank Limited	370	18
Dena Bank	128124	8985	ICICI Bank Limited	512	29
Indian Bank	30792	2216	IndusInd Bank Limited	8,394	568
Indian Overseas Bank	58873	4571	IDFC Bank Limited	25,698	1,771
Oriental Bank of Commerce	135,275	8954	Jammu & Kashmir Bank Limited	65,266	5,659
Punjab & Sind Bank	110822	7956	Karnataka Bank Limited	81,263	5,422
Punjab National Bank	32891	3253	Karur Vysya Bank Limited	26,230	1,779
State Bank of India	4,930	345	Kotak Mahindra Bank Limited	2,952	209
Syndicate Bank	17317	1196	Lakshmi Vilas Bank Limited	134,695	6,647
UCO Bank	70973	4778	Nainital Bank Limited	494,307	40,781
Union Bank of India	13165	1117	RBL Bank Limited	17,423	1,195
United Bank of India	13324	879	South Indian Bank Limited	25,780	1,950

Vijaya Bank	46120	4094	Tamilnad Mercantile Bank Limited	218,999	18,891
			YES Bank Limited	6,700	452

The above table clearly points out that among the nationalised banks Canara Bank holds the best global rank i.e. 4810 and it has the best Indian rank also i.e. 328. This bank is followed by State Bank of India in both the global and Indian ranking i.e. 4930 and 345 respectively. Among the private banks HDFC Bank Limited holds the best global and Indian ranks i.e. 370 and 18 respectively. It is also the best among both the nationalised and private banks.

8. Conclusion

Throughout this webometric analyse websites of Indian banks have got an overall reflection. Calculating three types of web impact factors it has been found that among the nationalised banks Indian Bank (IB) holds the numero uno status while among the private banks Lakshmi Vilas Bank Limited (LVB) holds the number one rank. LVB also ranks first among both the nationalised and private banks in this field. On the basis of usability though nationalised banks enjoy better grades than their private counterparts, regarding SEO, performance and social linking private banks achieve higher grades. In the matter of security all the nationalised and private banks maintain grade A (including A+ and A-) security. Though in the field of social connectivity via social networking, private banks are slightly ahead of the nationalised banks but State Bank of India or SBI with its large amount of Youtube links and Twitter followers really moves with its head held high. The SEO analyzer tool's statistics define that State Bank of India has the largest amount of backlinks (2164) among all the banks. ICICI Bank Limited website is the heaviest website with 7.1 MB page size. Consequently this website takes the maximum load time i.e. 120.05 second. This bank also has the largest amount of requests i.e. 805 and maximum traffic score i.e. 77. Bandhan Bank Limited has the highest SEO score i.e. 86. Tamilnad Mercantile Bank Limited tops the list of all banks with a speed score of 90. Regarding ranking of websites Canara Bank holds the best global rank i.e. 4810 and it has the best Indian rank also i.e. 328. This bank is followed by State Bank of India in both the global and Indian ranking i.e. 4930 and 345 respectively. Among the private banks HDFC Bank Limited holds the best global and Indian ranks i.e. 370 and 18 respectively. It is also the best among both the nationalised and private banks.

References

- *Alexa*. (n.d.). Retrieved December 20, 2018, from <https://www.alexa.com/siteinfo>

- Bjorneborn, L. & Ingwersen P. (2004). Towards a basic framework for webometrics. *Journal of the American Society for Information Science and Technology*, 55 (14), 1216-1227. Retrieved December 14, 2018, from onlinelibrary.wiley.com/doi/10.1002/asi.20077/abstract
- Chand, S. (n.d.). Indian banking system: Structure and other details (with diagrams). In *Your Article Library*. Retrieved December 16, 2018, from <http://www.yourarticlelibrary.com/banking/indian-banking-system-structure-and-other-details-with-diagrams/23495>
- Kaur, A. & Dani, D. (2014). Banking websites in India: An accessibility evaluation. *CSI Transaction on ICT*, 2(1), 23-34. Retrieved from <https://link.springer.com/article/10.1007/s40012-014-0040-x>
- Ingwersen, P. (1998). The calculation of web impact factors. *Journal of Documentation*, 54 (2), 236-43.
- Neilpatel. (n.d.). SEO analyzer. Retrieved December 20, 2018, from <https://neilpatel.com/seo-analyzer/>
- Noruzi, A. (2005). Web impact factors for Iranian universities. *Webology*, 2(1). Retrieved December 14, 2018, from <http://www.webology.ir/2005/v2n1/a11.html>
- Reserve Bank of India.(n.d.). In *Wikipedia*. Retrieved December 18, 2018, from https://en.wikipedia.org/wiki/Reserve_Bank_of_India
- *Reserve Bank of India*. (n.d.). Retrieved December 18, 2018, from <https://rbi.org.in/CommonPerson/english/scripts/banksinindia.aspx>
- *SEOptimer*. (n.d.). Retrieved December 18, 2018, from <https://www.seoptimizer.com/>
- Sarkar, A., Pal, A., & Kar, S. (2018). Webometric mapping of tourism sites in India. *Library Philosophy and Practice (e-journal)*, 1-14. Retrieved December 28, 2018 from <http://digitalcommons.unl.edu/libphilprac/1957/>