

**IMPACT OF INFORMATION TECHNOLOGY IN SELECT BANKS:
A Case Study of Ranga Reddy District, Telangana State****R. SRIKANTH¹**

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ABSTRACT:

The information technology has revolutionized various aspects of our life. The world at large is rapidly changed into the 'Net Age' and Banking industry is the backbone of Indian financial system and it is associated with many challenging goal parallel. The banking industry is redefined and re-engineered with the use of Information Technology (IT) and it is sure that the future of banking will offer more sophisticated services to customers with the continuous products and process of innovations. It means, banks are changed their approaches and ideas from "Conventional Banking to Convenience Banking" and "Mass banking to Class Banking". Hence, In the current Globalized era, support of technology is playing a vital role for the successful functioning of the banking sector. Information technology in banking sector refers to the use of sophisticated information and communication technologies together with computer science to enable banks to offer better services to its customers in a secure, reliable and affordable manner and sustain competitive advantage over other banks. The growth and expansion of Internet and Information Technology in banking services has facilitated to use by customers are ATM, web based Internet banking (E-Banking, Online Banking), Mobile Banking and Electronic Fund Transfers at Point of Sale, Anywhere Branch Banking, cash direct deposit in ATM centres, and branch networking are the facilities that are highly used and offered by all the banks. The present research paper emphasizes the Role and Impact of Information Technology in Indian banking sector.

Keywords: Information Technology, Banking Services, Customer Services, IT facilities in Banking, Banking Industry, E-Banking, Banking Innovations

INTRODUCTION:

The information technology has revolutionized various aspects of our life. The world at large is rapidly entering into the 'Net Age'. Internet or 'Net' is an interconnection of computer communication networks covering the whole world. The growth and expansion of Internet and Information Technology have facilitated the emergence of E-commerce. The Indian banks have been working in a very comfortable and protected environment. However, The Indian banking sector have been pushed into intense competition due to changed economic policies since 1990. The technology is lifting the competition in the banking sector. Traditional technology of the banks has been used to improve their products and efficiency. Today, technology is not only changing the environment but also the relationship with customers. The RBI has assigned priority to the up gradation of technological infrastructure in financial system. Technology has opened new product and services, new market and efficient delivery channels for banking industry. IT also provides the framework for banking industry to meet challenges in the present competitive environment. IT enables to cut the cost of global fund transfer.

Information Technology refers to processing, storing and transferring information. It uses computers, electronic devices such as telephones, mobile phones, fax machines etc. and telecommunication network. IT has defined all geographical boundaries. Information Technology enables sophisticated product development, better market infrastructure, implementation of reliable techniques for control of risks and helps the financial intermediaries to reach geographically distant and diversified markets. Internet has significantly influenced delivery channels of the banks. Internet has emerged as an important medium for delivery of banking products and services. Banking industry has been taking advantage of the following Technology Products:

1. Phone banking 2. ATM – Automatic Teller Machines 3. Credit Cards & Debit Cards 4. Electronic Fund Transfer –EFT 5. Shared Payment Network System – SPNS 6. Electronic Clearing Service ECS 7. Point of Sale – POS 8. Demat Accounts 9. Electronic Data Interchange 10. E-Cheques 11. Corporate Banking Terminal 12. Mobile Banking. Banks have changed in their operations and moved towards universal banking along with the increased usage of technology and technology-based services offering alternate channels such as smart cards, ATMs, usage of the internet, mobile and social banking.

Banks have started deploying core banking, human resource management (HRM) and enterprise risk (ERP) management and process re-engineering etc to improve on their performance and productivity. Majority of banks are insisting on cashless and paperless payment modes. The following are the objectives set forth for the present study.

IMPLEMENTATION OF I.T IN BANKING

The technological evolution of the Indian banking industry has been largely directed by the various committees set up by the RBI and the government of India to review the implementation of technological change.

- ❖ The introduction of MICR based cheque processing – a first for the region, during the years 1986-88.
- ❖ Arrival of card-based payments- Debit/ Credit card in late 1980s and 90s.
- ❖ Introduction of Electronic Clearing Services (ECS) in late 1990s.
- ❖ In 1994 RBI constituted a committee for technical up gradation of bank Based on the recommendations of the committee the Institute for Development and Research in Banking Technology (IDRBT) was established in 1996.
- ❖ In 1999 the collaborative efforts of IDRBT and RBI developed a satellite based wide area network known as Indian Financial Network (INFINET).The network is restrictive to be used by banks and financial institutions only.
- ❖ Introduction of Electronic Fund Transfer (EFT) in early 2000s.
- ❖ Introduction of Real Time Gross Settlements (RTGS) in March 2004.
- ❖ Introduction of National Electronic Fund Transfer (NEFT) as a replacement to Electronic Fund Transfer/Special Electronic Fund Transfer in 2005/2006.
- ❖ Cheque Truncation System (CTS) or Image-based Clearing System (ICS), in India, is a project undertaken by the Reserve Bank of India (RBI) in 2008, for faster clearing of cheques.

INFORMATION TECHNOLOGY – CHALLENGES

- Meet customer expectations on service and facilities offered by the bank
- Customer retention.
- Managing the spread and sustain the operating profit.
- Retaining the current market share in the industry and the improving the same.

- Competition from other players in the banking industry.
- Frequent challenges in technologies used focusing up grades in hardware and software, attending to that implementation issues and timely roll out.
- Managing technology, security and business risks
- System re-engineering to enable. Defined and implemented efficient processes to be able to reap benefits off technology to its fullest potential
- Upgrading the skill of work force spread across the country

REVIEW OF LITERATURE

The following earlier studies on impact of information technology in banking sector whether directly or indirectly related to literature have been reviewed

Narasimhan Committee (1998)-The committee dealt with the issues on technology up gradation and observed that the most of the technology that could be considered suitable for India in some form or the other has been introduced in some diluted form or as a pilot project, but the desired success has not been achieved because of the reasons inter-alia lack of clarity and certainty on legal issues.

Sobol and Cron (2006) "Impact of information Technology on Indian banks", this article has conducted the study to find the relationship between computerization and several measures of overall firm performance. Three performance comparisons are presented: users versus non-users of computers, three levels of usage, and class of computer usage. Results indicate that computerization is related to overall performance. Non-users tend to be small firms with about average overall performance.

Malhotra and Singh (2010) in their research study on Indian banking shows that the private and foreign banks are performing relatively better in offering a diversified range of products and services including e-banking facilities as compared to public sector banks. The experience, size, financing pattern and ownership of the bank were found out to be major factors influencing the extent of e-banking services for urban customers.

KPMG (2011), "Technology enabled transformation in Banking", The Economic Times Banking Technology, Conclave 2011, this article has concluded that banking services will be transformed through the new technology by the year 2015 such as customer friendly products, delivery channel, easy and accessible services and competitive pricing would be driving forces-and technology shall play a dominant role in all these. Models using mobile devices and efficient payment systems will make banking services more widely available 24 x 7.

M.C.Sharma and Abinav Sharma (2013) "Role of Information Technology in Indian banking Sector" This paper concludes that Indian public sector banks that hold around 75 % of market share do have taken initiative in the field of IT. They are moving towards the centralized database and decentralize decisions making process. They possess enviable quality manpower. Awareness and appreciation of IT are very much there. What is needed is a "big push" the way it was given in the post nationalization period for expansionary activities.

NEED OF THE STUDY

Bank is a financial institution which is engaged in the business of keeping money for saving and checking accounts or for exchange or for issuing loans and credit etc. Now-a-days, banking is not in its traditional way, with new advancement of technology it is focusing on more comfort of customer providing services such as Online banking, Investment banking, Electronic banking, Internet banking, Mobile banking. Researches in this emerging area will be helpful for providing suggestions and recommendations towards the implementation and challenges of Information Technology in

Banking Services. Further, this will also assess its impact on consumer awareness and will facilitate a change in customer mindsets and attitudes.

OBJECTIVES OF THE STUDY

- 1 To review the implementation of IT in Indian Banking industry.
- 2 To assess various aspects of Information Technology Services provided by Indian banks.
- 3 To study the role and impact of information technology in satisfying various customer needs in banking services.
- 4 To explore the challenges in using IT facilities by customers

STATEMENT OF THE PROBLEM

Today Banking Services in the absence of Information Technology (I.T.) difficult to imagine. Keeping in view, Ranga Reddy District, there are more number of public and private sector banks are functioning with I.T. enabled services. Now -a-days banking sector has designed and offered various information technology-oriented financial products and services and in modern era, IT enabled banking service are more convenient than traditional services, but it is not easy to implement because it has some issues related to security, privacy, and customer acceptance. In this study a survey has been conducted to know the perceptions and extent of acceptability of information technology in bank services. It highlights the extent of awareness in society regarding the use of IT in banks. The present study has made a comprehensive research regarding the impact of information technology on the performance of banking sector.

RESEARCH METHODOLOGY

The present research paper is based on the primary as well as secondary data.

Primary data was collected from the bank customers who are residing in Ranga Reddy District, Telangana State. A sample of 120 customers was randomly selected from the banking customers of various bank branches such as State Bank of India, Andhra Bank, ICICI Bank and Axis Bank. The questionnaires were administered among the customers and collected opinions. The relevant data has been grouped and presented in Tables. Statistical tools like Percentages, Chi-Square Test Analysis were used to find out the objectives of the present study.

Secondary data were collected from different journals, magazines, News Papers articles and published data on various issues in the official websites of RBI, IBA Bulletins, and different Public and Private sector banks. Various other studies related to present study have also been referred in this study.

HYPOTHESES:

The relationship between the demographic profile customers and type of service/ frequency of use are tested with chi-square test. In this connection,

Null Hypothesis (H0) states that there is no relationship between demographic profile of customers and type of service / frequency of use.

Alternate Hypothesis (H1) states that there is a significant relationship between demographic profile of customers and type of service / frequency of use.

LIMITATIONS OF THE STUDY:

The research suffers from the following limitations:

1. Geographical scope of the study is limited to urban areas only.

2. The sample size for primary study is 120 customers of the above said banks.
3. There can be many interpretations and explanations to the data collected. This is an empirical study and the research provides the explanation as understood by the researcher only.

With the formulation of the above Objectives and Hypothesis, the following analysis carried out and being presented as follows.

RESULTS & DISCUSSION:

Table - I

Demographic Profile of Respondents

Demographic Variables	Categories	No. of Respondents	Ratio (Percentage)
Gender	Male	94	78
	Female	26	22
Age (in years)	Up to 20	14	12
	20-30	25	21
	30-40	39	32
	40-50	32	27
	60 & above	10	8
Qualification	Up to 12th Standard	18	15
	Graduation	28	23
	Post-Graduation	46	38
	Professionals	28	24
Income (per month)	Below 20,000	17	14
	20,000-40,000	47	39
	30,000-60,000	32	27
	Above 60,000	24	20
Occupation	Business/Professionals	47	39
	Employees	42	35
	Students	19	16
	House wives & Retired	12	10
Familiar Banks	State Bank of India	35	29
	ICICI	35	29
	Andhra Bank	25	21
	Axis Bank	25	21
Type of Account	Savings Bank A/c	61	51
	Current A/c	36	30
	Other Accounts	23	19
Type of Service	Internet Banking	51	42
	Mobile Banking	43	36
	Direct Branch Visit (Traditional Banking)	26	22

Source: Primary Data

Table 1 shows that the demographic profile of the respondents which consists of gender, age, level of education, occupation, Type of Service etc. According to the analysis of the demographic characteristics of the respondent's, majority 32% of the respondents are between the ages of 30 to 40. 27% are between the age group of 40 and 50. Within the respondents 78% are male and remaining 22% are female. Regarding the educational level of the respondents, majority of the respondents are post graduation degree holders i.e. 38% and 24% of the respondents are Professionals. Regarding occupational status of the respondents, majorities 39% are business persons and professionals, 35% are employees and 16% are students. The main type of service is that, 42% of the respondents are chosen Internet Banking, 36% are for Mobile Banking, 22% are for Traditional Banking etc.,

Table - II**Frequency of Use of I.T. Services in a month**

No. of times used IT services	Frequency	Percentage
Daily	14	12
Weekly	42	35
Monthly	30	25
As and When	34	28
Total	120	100

Source: Primary Data

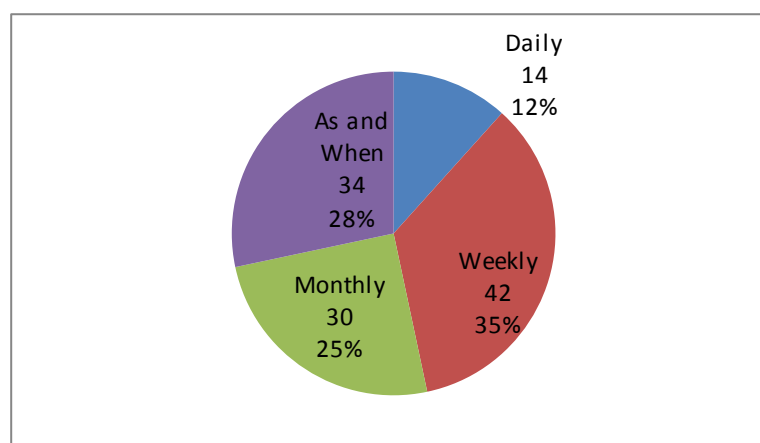


Table 2 shows that 35% of respondents used IT Services Weekly, 28% of respondents chosen As and When, 25% of respondents used IT services once a month, while 12% used IT services chosen Daily. It means all the respondents used IT services that the banks offered to customers but, majority of them used these services weekly and whenever they required. It concludes that it is very convenient to the customer's to conduct transactions.

Table - III**I.T. enabled Banking Services Used by Customers**

Services used by customers	Frequency	Percentage
ATM facility (for Direct cash deposit, cash withdrawals, cheque book request, other purposes etc.,)	13	11
Mobile banking	25	21
Internet banking	36	30
Pay by phone system	6	5
Branch Networking / Core banking	8	7
Electronic fund transfer at point of sale (EFTPOS)	16	13
Electronic cheque conversion	5	4

RTGS	11	9
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Source: Primary Data

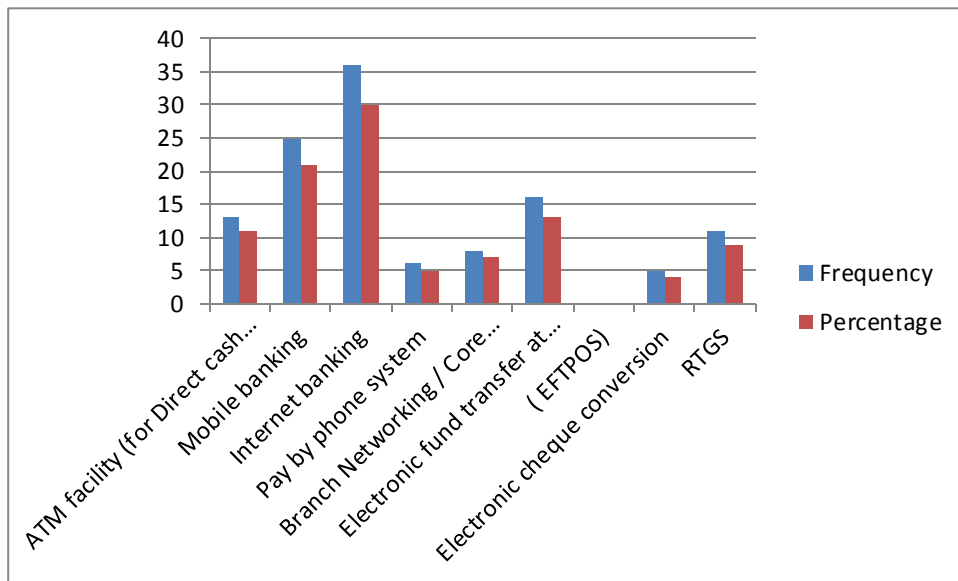


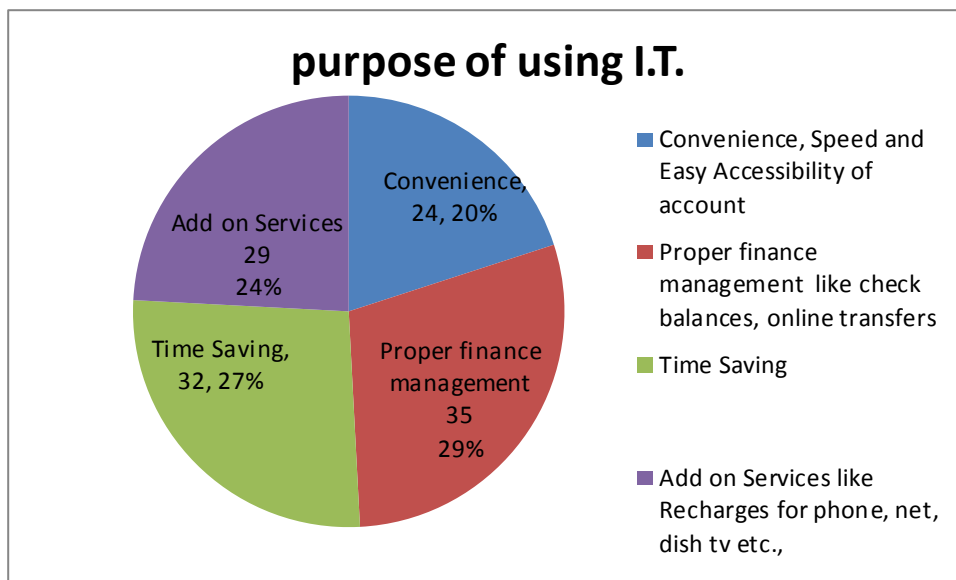
Table 3 and chart depicted that the I.T. enabled banking services used by customers of the selected banks. It shows that majority of the respondents used Internet Banking i.e. 30%, 21% used Mobile Banking, 13% used EFTPOS, 11% used ATM Facilities, 9% used RTGS, 7% used branch networking, 5% used pay by phone system in Descending order of usage. This affirms the responses from the bank that, the above technology facilities are provided by the banks to its customers effectively and efficiently.

Table - IV

Purpose of using IT Services by customers

Purpose/benefit of using IT services	Frequency	Percentage
Convenience, Speed and Easy Accessibility of account	24	20
Proper finance management like check balances, online transfers	35	29
Time Saving	32	27
Add on Services like Recharges for phone, net, dish tv etc.,	29	24
Total	120	100

Source: Primary Data



able 4 shows that purpose of using IT services, majority 29% of respondents opted for check balances and making online transfers/payments; 27% chosen Time Saving; 24% opted Add on Services; and 20% of respondents chosen for Convenience, Speed and Easy Accessibility of account. Hence, it is understood that usage of internet banking comparatively increased in the recent days.

Table - V

Problems or Challenges in Using IT Facilities

Problems in using IT facilities	Frequency	Percentage
Security, Privacy, Trust	23	19
High Charges	13	11
ATM cards sometimes stuck in ATM machine Shortage of cash , Regular Break Downs ATMs out of service problems not possible to withdrew bigger amount	49	41
Low Knowledge of I.T.	35	29
Total	120	100

Source: Primary Data

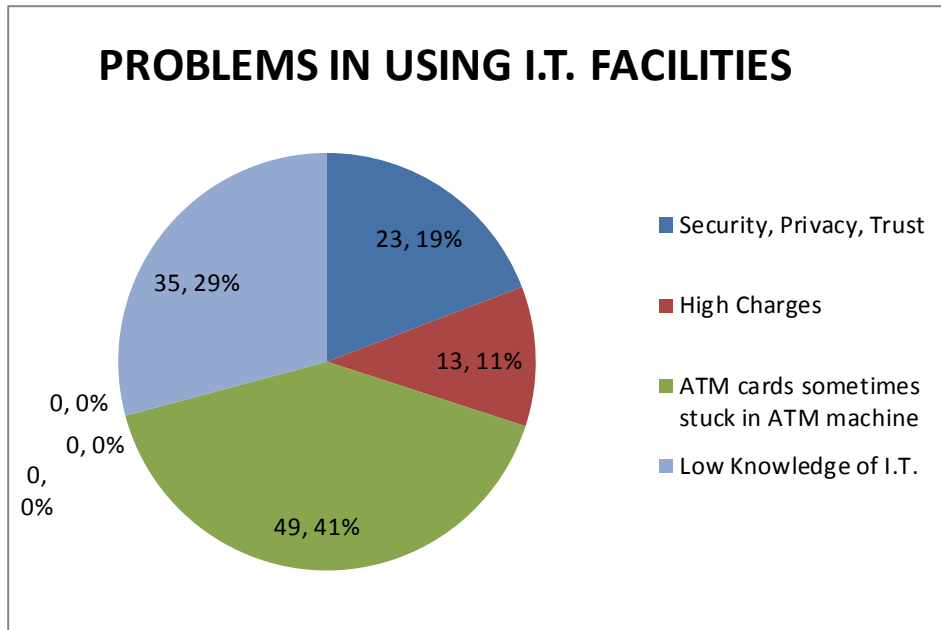


Table 5 shows that, the respondents were asked to list their challenges or problems of using IT facilities in the bank. The following are some of the challenges that respondents accepted as being those they face in using IT services provided by banks. The challenges are: Security, Trust, Privacy, Risk, Limited Skill, Lack of Familiarities, High Charges and Low Knowledge of IT. Overall perception tells us that, IT enabled services are very much helpful to the customers at the same time there are parallel problems; hence those are to be taken care off with regard to 41% indicated in the above table.

Table - VI**I.T. enabled Add on Services and Delivery**

Add on Services and Delivery	Frequency	Percentage
24x7 Service access	16	13
Competitive charges	12	10
Service quality improvement	9	7.5
Balance/Statement enquiry	22	19
Online Cheque book request	11	9
Online shopping provision	19	16
Standing instructions fulfilment	12	10
Demat services	10	8
Loan applications	9	7.5

Source: Primary Data

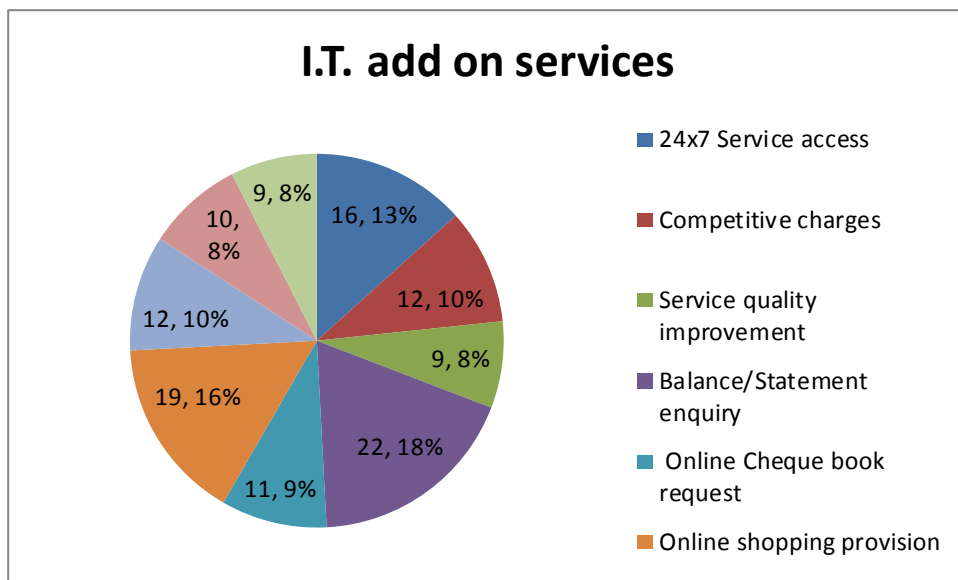


Table VI reveals that Add-on services and delivery have noteworthy influence in accessing services because of implementation of information technology in banks. It explains 19% for Balance Enquiry, 16% for online shopping provision, 13% for Information technology helps to avail 24x7 service access, and remaining cheque book facility, Demat a/c Services, Loan options to the customers. Technology assists to deliver front-office services in an efficient manner; it has been loaded with several components, Speedy service and guidance on service access largely create benefit to the customers. Information and communication technology assist to deliver fast and fine service to the bank customers for all banking needs. Hence, it is understood that among all enabled services, the survey reveals that "enquiry of balance" appearing more percentage.

CHI-SQUARE TEST

Hypotheses I:

Ho: There will be no significant difference between gender and usage of type of service.

H1: There will be significant difference between gender and usage of type of services.

Table - VII

Gender-Wise Usage of Type of Services

TYPE OF SERVICE	GENDER		TOTAL
	MALE	FEMALE	
Internet Banking	43 (39.95)	8 (11.05)	51
Mobile Banking	37 (33.68)	6 (9.32)	43
Direct Branch Visit (Traditional Banking)	14 (20.37)	12 (5.63)	26
TOTAL	94	26	120

Source: Primary Data

Note: Figures in parenthesis are Expected Frequencies

Calculated Value	Degree of Freedom	Level of Significance	Table Value
10.995	2	5	5.991

The above Table shows that the calculated value is more than table value .Hence Null hypothesis is rejected. Alternate Hypothesis is accepted. So there is a significant difference between gender and

usage of type of services. Hence, it is increasing that women users are to be increased by giving awareness.

HYPOTHESIS - II:

Ho: There will be no significant difference between Occupation and usage of type of service.

H1: There will be significant difference between Occupation and usage of type of services.

Table - VIII
Type of Services used by Occupation-Wise

Type of Services	OCCUPATIONAL STATUS				TOTAL
	Business & Professionals	Employees	Students	House Wives and Retired	
Internet Banking	25 (19.98)	17 (17.85)	4 (8.1)	5 (5.1)	51
Mobile Banking	13 (16.84)	19 (15.05)	6 (6.81)	5 (4.3)	43
Direct Branch Visit (Traditional Banking)	9 (10.18)	6 (9.1)	9 (4.11)	2 (2.56)	26
TOTAL	47	42	19	12	120

Source: Primary Data

Note: Figures in parenthesis are Expected Frequencies

Calculated Value	Degree of Freedom	Level of Significance	Table Value
12.755	6	5	12.592

The above table shows that, the calculated value is more than table value. Hence Null hypothesis is rejected and Alternate Hypothesis is accepted. So there is a significant difference between occupation and usage of type of services selected. It is true that, for business people internet banking is more convenient for availing services where as employees tend to use mobile banking, as it is easy for them. Students and Housewives, Retired people percentage may be increased further.

HYPOTHESIS - III:

Ho: There will be no significant difference between Level of Income and usage of type of service.

H1: There will be significant difference between Level of Income and usage of type of services.

Table - IX

Level of Income and Type of Services used

Type of Services	Level of Income in Rupees				TOTAL
	Below 20,000	20,000-40,000	30,000-60,000	Above 60,000	
Internet Banking	5 (7.23)	23 (19.98)	14 (13.6)	9 (10.2)	51
Mobile Banking	9 (6.1)	20 (16.84)	8 (11.47)	6 (8.6)	43
Direct Branch Visit (Traditional Banking)	3 (3.68)	4 (10.18)	10 (6.93)	9 (5.2)	26
TOTAL	17	47	32	24	120

Source: Primary Data

Note: Figures in parenthesis are Expected Frequencies

Calculated Value	Degree of Freedom	Level of Significance	Table Value
13.123	6	5	12.592

The above table shows that, the calculated value is more than table value. Hence Null hypothesis is rejected and Alternate Hypothesis is accepted. So there is a significant difference between Level of Income and usage of type of services selected. Hence, it is concluded that, usage of various I.T. enabled services are depended on Level of income earnings and earners.

CONCLUSION:

Information Technology offers enormous potential and various opportunities to the Indian banking sector. It provides cost-effective, rapid and systematic provision of services to the customer. The efficient use of technology has facilitated accurate and timely management of the increased transaction volumes of banks which comes with larger customer base. Indian banking industry is greatly benefiting from I.T. revolution all over the world. Today's banking is Virtual banking or Direct Banking is now gaining an importance all over the world. According to this concept Banks offer Products, services and financial transaction through electronic delivery channels generally without any physical branch.

By designing and offering simple, safe and secure technology, banks reach at the doorsteps of the customers with an objective of "delight customer satisfaction". In fact, Information technology has succeeded in creating a win- win situation for all concerned segments in India. At the same time there is a serious concern about cyber crimes with regard to accounts hacking, since the majority of the transactions are being carried out by internet and online.

FUTURE RESEARCH

Everyone today is convinced that the technology is going to hold the key to the future of banking. The achievements in the banking today would not have make possible without Information Technology (I.T.) revolution. Although, the adoption of technology in banks continues at a rapid pace, the concentration is perceptibly more in the metros and urban areas. The benefit of Information Technology is yet to percolate sufficiently to the common man living in his rural hamlet. More and more programs and software's in regional languages could be introduced to attract more and more people from the rural segments also. Hence, then it can be expected inclusive banking.

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