

CHAPTER-7

FINDINGS AND SUGGESTION

Findings and suggestions focuses on the major points of results with regards to the present study and suggestion that provide some innovative recommendation.

General Information

- Most of the respondents having bank account from 1 to 5 years in both public and private sectors, t-test result indicates that there is significant difference in the opinion of public and private sector respondents with regard to time period account opened in bank, as the p-value is less than to 0.05 which is $p=0.000$; In this regard, the null hypothesis has been accepted.
- Majority of the respondents in both sector public and private have selected IT based services due to their convenience and t-test result showed that there are no significant differences in the opinion of public and private sector respondents regarding the reason for choosing IT based services. As p-value (0.369) is greater than to (0.05) so the null hypothesis has been rejected.
- Most of the respondents in public and private sector banks were using e-services weekly and t-test result showed that there is no significant difference observed in the opinion of public and private sector banks respondents regarding uses of e-services. The null hypothesis has not been accepted as p-value (0.349) is greater than to 0.05.
- Majority of the respondents in the public-sector banks were related to the various age groups such as 25-35 years, 36-45 years, 46-55 years and above 55 years and they were preferring internet banking, tele-banking, electronic fund transfer/ ECS and ATM service/ Debit card and only few of respondents in the same age group preferred tele-banking, mobile banking, internet banking and internet banking.
- Among all the respondents, mostly respondents in the private sector banks who were related to the age groups of 25-35 years, 36-45 years, 46-55 years and above 55 years preferred mobile banking, ATM services/ debit card, electronic fund transfer/ ECS, and credit card services/smart card service whereas some of the respondents of same age group selected credit card services/ smart card service, mobile banking, tele-banking and electronic fund transfer/ ECS.

- In the gender-wise response, Male respondents preferred the IT enabled services in the sequence of mobile banking, credit card services/ smart card service, electronic fund transfer/ ECS, demat service, ATM services/ debit card, internet banking and tele-banking in public sector banks while female respondents are more responsive towards IT enabled services provided by public sector banks are preferring tele-banking, internet banking, ATM services/ debit card, demat service, electronic fund transfer/ ECS, credit card services/ smart card service and mobile banking.
- It has been observed that male members of the population are preferring the services in the sequence of mobile banking, tele-banking, demat service, electronic fund transfer/ ECS, internet banking, ATM services/ debit card and credit card services/ smart card service provided by private sector banks and female population are more active preferring credit card services/ smart card service, ATM services/ debit card, internet banking, electronic fund transfer/ ECS, demat service, tele-banking and mobile banking provided by private sector banks.
- In public sector banks, majority of the respondents are in the income groups of 2-5 lacs, 5-8 lacs and above 8 lacs and they are preferring electronic fund transfer/ ECS, ATM services/ debit card and credit card services/ smart card service while some respondents in the same group are preferring mobile banking, electronic fund transfer/ ECS, ATM services/ debit card.
- In private sector banks, majority of the respondents are in the income groups of 2-5 lacs, 5-8 lacs and above 8 lacs. These account holders are preferring internet banking, credit card services/ smart card service and internet banking while comparatively less respondents in the same group are preferring credit card services/ smart card service, internet banking and tele-banking over other services.
- A large number of the respondents in public sector banks belonging to the group of businessmen, directors, pensioners, house wives, managerial, professionals, students, and other occupations are preferring tele banking, credit card services/ smart card service, ATM services/ debit card, internet banking, mobile banking, internet banking.
- In private sector banks, majority of the respondents belongs to the group of businessmen, directors, pensioners, house wives, managerial professionals, students and other occupations. They are preferring internet banking, demat

service, electronic fund transfer/ ECS, electronic fund transfer/ ECS, mobile banking, ATM services/ debit card and electronic fund transfer/ ECS.

Impact on Products and Services

- Majority of the respondents in private sector banks were found highly satisfied with the services of bill payment and respondents of private sector bank were more satisfied in comparison of public sector banks respondents. The results of Mann-Whitney Rank Test showed that there is found a significant difference in the responses of public and private sector banks respondents regarding bill payment services after implementation of information technology. The ($p=0.002$) value has been observed which is less than 0.01, therefore null hypothesis has been rejected.
- Most of the respondents in public sector banks were found to be satisfied with the services of account inquiry and respondents of public sector bank are more satisfied than the respondents of private sector banks. Mann-Whitney rank test results reveals that there is a significant difference in the opinion of respondents of public and private sector banks regarding account inquiry services after implementation of information technology as the p value ($p=0.855$) has been found greater than 0.01, therefore null hypothesis has been accepted.
- Repeatedly respondents in private sector banks were more satisfied with the services of E-ticketing and respondents of private sector bank are more satisfied in comparison of public sector banks' respondents. The results of the Mann-Whitney rank test indicate that there is a significant difference in the opinion of public and private sector banks respondents about the E-ticketing services after implementation of information technology, because the p-value ($p=0.101$) is greater than 0.0, so null hypothesis has been accepted.
- Majority of the respondents in private sector banks are highly satisfied with the services of E-Tax and in this connection private sector bank respondents are found more satisfied as compared to public sector banks respondents. Mann-Whitney results reflected that there is a significant difference in responses of public and private sector banks respondents about the use of E-Tax services after implementation of information technology. In this regard, the p value ($p=0.008$) is observed less than 0.01 which made us to reject the null hypothesis.

- Most of the respondents in private sector banks are more satisfied from the ATM services and they are more satisfied in comparison of public sector banks respondents. Mann-Whitney result presents that there is a significant difference in the responses of public and private sector banks respondents for the ATM services after implementation of information technology because the p value ($p=0.015$) is recorded greater than 0.01 which shows the acceptance of null hypothesis.
- Bulk of the respondents in public sector banks were seen neutral for smart cards services but respondents of private sector bank are highly satisfied than respondents of public sector banks. The results of Mann-Whitney show that there is a significant difference in the respondents' opinion about the smart cards services after implementation of information technology. In this context, the p value ($p=0.002$) is less than 0.01 due to which null hypothesis have been rejected.
- Several respondents in public sector banks are found neutral for the of demat account services and private sector bank respondents are more satisfied than public sector banks respondents. Mann-Whitney results show that there is a significant difference in the opinion of public and private sector banks respondents for demat account services after implementation of information technology as the ($p=0.334$) value is greater than 0.01 which accepts the null hypothesis.
- Mostly respondents in private sector banks are more satisfied with mobile banking and they are more satisfied than respondents of public sector banks. Mann-Whitney results show that p-value is the ($p=0.000$) is less than 0.01 so null hypothesis is rejected because there was found significant difference in the opinion of public and private sector banks respondents about the mobile banking services after implementation of information technology.
- Most of the respondents in private sector banks preferred internet banking services and they are more satisfied in comparison of public sector banks respondents. Mann-Whitney results reveals that there is a significant difference in the opinion of public and private sector banks respondents regarding internet banking services after implementation of information technology as the p-value ($p=0.000$) is less than 0.01, therefore null hypothesis is rejected.
- Mostly respondents in private sector banks are more satisfied from the services of RTGS/NEFT and they are also more satisfied than respondents of public sector

banks. Mann-Whitney results show that there is a significant difference in the opinion of public and private sector banks respondents about RTGS/NEFT services after implementation of information technology because the ($p=0.046$) value is greater than 0.01 so, null hypothesis has been accepted.

- Majority of the respondents in public sector banks have been observed neutral for the demand draft services and public-sector bank respondents are more satisfied than private sector banks. The results of Mann-Whitney indicated that there is a significant difference in the views of public and private sector banks respondents regarding demand draft services after the implementation of information technology because the p value ($p=0.277$) is greater than 0.01 so, null hypothesis is accepted.
- Preponderance of the respondents of private sector banks were more satisfied with the services of cheque book request and they were more satisfied in comparison of public sector bank respondents. Mann-Whitney results reveals that there is a significant difference in the responses of public and private sector banks respondents about cheque book request services after implementation of information technology as the ($p=0.004$) is found less than 0.01, therefore null hypothesis has been rejected.
- Public sector banks respondents were seen neutral with the account opening services commonly but respondents in private sector bank have been found more satisfied as compared to public sector banks respondents. Mann-Whitney results indicates that there is a significant difference in the answers of public and private sector banks respondents about account opening services after implementation of information technology because the ($p=0.123$) is greater than 0.01, therefore null hypothesis has been accepted.
- Most of the respondents in private sector banks have been observed more satisfied regarding account statement services and they were also more satisfied than public sector bank respondents. The findings of Mann-Whitney present that there is a significant difference (because the ($p=0.164$) is greater than (0.01) in the opinion of public and private sector banks respondents about account statement services after implementation of information technology. Therefore, null hypothesis has been accepted.

- Bulk of the respondents in private sector banks are found more satisfied with transaction inquiry services and private sector bank respondents are more satisfied than public sector bank respondents. The results of Mann-Whitney revealed that there found significant difference in the responses of public and private sector banks respondents regarding transaction inquiry services after implementation of IT because the ($p=0.20$) value is greater than 0.01. In this regard, null hypothesis is accepted.
- Various respondents in public sector banks have neutral opinion about the services of loan facility and private sector bank respondents are more satisfied than public sector bank respondents. Mann-Whitney rank test results depicted that there are significant differences in the responses of public and private sector banks respondents regarding loan facility services after implementation of information technology as the ($p=0.005$) value is less than 0.0. Therefore, null hypothesis has been rejected.
- Respondents in public sector banks are found neutral from the cash credit services and private sector bank respondents have been found with higher satisfaction level as compared to public sector bank respondents. The findings of Mann-Whitney showed that the p value ($p=0.001$) is less than 0.01 which reflects there is a significant difference in the responses of public and private sector banks respondents about the cash credit services after implementation of information technology. In this regard, null hypothesis has been rejected.
- Commonly respondents in public sector banks were found with neutral opinion about the overdraft facility of banks but respondents of private sector banks have higher satisfaction level in comparison of public sector bank respondents. Mann-Whitney results depicted that p value ($p=0.41$) is greater than 0.01 therefore, there is a significant difference in the opinion of public and private sector banks respondents regarding the overdraft facility services after the information technology has implemented. So, null hypothesis is accepted.
- Majority of the respondents in public sector banks have neutral approach for the services of travelers cheque but private sector bank respondents seem more satisfied as compared to public sector bank respondents. The results of Mann-Whitney rank test showed that ($p=0.000$) is less than 0.01 which reflects the

significant difference in the view of respondents of public and private sector banks about travelers cheque services after the information technology was implemented therefore null hypothesis has been rejected.

- Mostly respondents in public sector banks were neutral for the services of third party transfer and private sector bank respondents were more satisfied than public sector bank respondents. The results of Mann-Whitney results indicated that the p value ($p=0.036$) is greater than 0.01, So the null hypothesis has been accepted that after the implementation of IT, there is a significant difference in the opinion of public and private sector banks respondents for the third-party transfer services
- The respondents in public sector banks have neutral approach for the new deposit scheme of banks and respondents of private sector banks have higher satisfaction level than public sector banks respondents. Mann-Whitney results show that the ($p=0.641$) is greater than 0.01 which accepts the null hypothesis there is a significant difference in the opinion of public and private sector banks respondents about new deposit scheme services after implementation of information technology.
- Majority of the respondents in public sector banks were neutral about the services of electronic fund transfer and satisfaction level of private sector bank respondents were higher than public sector bank respondents. The findings of Mann-Whitney rank test found that p-value ($p=0.020$) is greater than 0.01 which means there is a significant difference in the view of public and private sector banks respondents after implementation of IT regarding electronic fund transfer services. So, null hypothesis has been accepted.
- Majority of the respondents in public sector banks shows neutral approach about the services of western union money transfer and private sector bank respondents are found more satisfied in comparison of public sector bank respondents. Mann-Whitney analysis shows that the ($p=0.083$) is greater than 0.01 which reflects that there is observed significant difference in the responses of public and private sector banks respondents for the western union money transfer services after implementation of IT. Therefore, null hypothesis was accepted.
- Respondents in public sector banks were neutral about the safe custody services in most of responses and private sector bank respondents were highly satisfied than

public sector bank respondents. The Mann-Whitney results show that there is a significant difference in the responses of public and private sector banks respondents about safe custody services after implementation of information technology as the ($p=0.927$) value is greater than 0.01. Therefore, null hypothesis has been accepted.

- Majority of the respondents in public sector banks have neutral approach for the services of mutual funds and private sector bank respondents were more satisfied than public bank respondents. The Mann-Whitney results shows that the ($p=0.015$) is greater than 0.01 which reflects significant difference in the responses of public and private sector banks respondents about mutual funds services after implementation of information technology. Therefore, null hypothesis has been accepted.
- The respondents of public sector banks were found to be neutral about the process payroll services and the satisfaction level of private sector bank respondents was high as compared to public sector bank respondents. Mann-Whitney results show that there is a significant difference in the opinion of public and private sector banks respondents for the payroll services after implementation of information technology. The p value ($p=0.332$) has been found greater than 0.01, therefore null hypothesis is accepted.

Demographic-wise Perception of Customers towards Information Technology

- In public sector banks, there has been found significant difference among the different age groups of the respondents towards reliability i.e., error free record ($p=0.000$) and timely passion of service ($p=0.029$) whereas in private sector banks there were significant difference among the various age groups towards reliability i.e., error free record ($p=0.000$), timely passion of service ($p=0.001$), right at first time itself and staff sincerity in service ($p=0.013$).
- In public sector banks, the results showed that there found significant difference in the opinion of respondents about the responsiveness i.e., customer informed above service performance ($p=0.001$), provide correct response to customer ($p=0.000$), employees are polite ($p=0.013$), employees are eager to inspire confidence ($p=0.001$) and bank statement gives complete information ($p=0.002$) whereas in private sector banks there were significant difference among the various age

groups towards responsiveness i.e., employees adopt service to the customer needs (p=0.000), staff readiness to customers request (p=0.004), customers informed above service performance (p=0.001), provide correct response to customer (p=0.000), courteous among employees (p=0.000), willing to help customer (p=0.000), employees are polite (p=0.000), employees are eager to inspire confidence (p=0.000) and bank statement gives complete information (p=0.000).

- In public sector banks, there were significant differences found among the various age groups of the respondents for tangibility i.e., attractive interior design (p=0.000) and neat and professional appearance of employee (p=0.004). Whereas in private sector banks there found significant differences in the opinion such as attractive interior design, up-to-date equipments, visually appealing facilities and convenient business hours and information technology.
- In public sector banks, there were significant differences in the knowledge of respondents according to their age towards i.e. awareness of latest banking facts (p=0.018), provision of adequate information (p=0.015) and prompt services provided by the employees (p=0.021) whereas in private sector banks there is a significant difference accept customer relationship (p=0.554), knowledge of staff (p=0.232), awareness of latest banking facts (p=0.158), provision of adequate information (p=0.322), employees know what customer's needs are (p=0.63) and prompt services provided by the employees (p=0.142).
- In public sector banks, there is a significant difference in the opinion of respondents towards recovery i.e., employees empowered for correction and quick correction on mistake made (p=0.030) whereas in private sector banks there found significant difference in the opinion i.e., quick correction on mistake made and personalized service (p=0.021).
- In public sector banks the results shows that there observed a significant difference among the age-wise respondents for communication i.e., timely communication of new schemes (p=0.046), personalized communication offered by the bank (p=0.001), E-mail and SMS are clear (p=0.016) and give complete information and bank delivers on its site all important documents and information (p=0.042) whereas in private sector banks there found significant difference among the age-wise respondents towards communication i.e., material associated with sciences

(branches, leaflets) (p=0.032).

- In public sector banks the results show that there is a substantial difference among the age-wise respondents towards customer i.e., navigation easily of the website (p=0.017) and convenience (p=0.020) and accessibility (p=0.007) whereas in private sector banks there is a significant difference among the age-wise respondents towards customer i.e., accessibility (p=0.009).
- In both the banks public and private the result shows there is a significant difference among the gender-wise respondents towards reliability i.e., error free record (p=0.000), timely passion of service (p=0.000), right at first time itself (p=0.000), staff sincerity in service (p=0.000), provide service at promised time (p=0.000), sincere in solving problem (p=0.000) and giving customer individual attention (p=0.000).
- In public and private sector banks the result shows that there is a significant difference among the gender-wise respondents towards responsiveness i.e., employees adopt service to the customer needs (p=0.000), staff readiness to customers request (p=0.000), customers informed above service performance (p=0.000), provide correct response to customer (p=0.000), courteous among employees (p=0.000), willing to help customer (p=0.000), employees are polite (p=0.000), employees are eager to inspire confidence (p=0.000) and the bank statement gives complete information (p=0.000).
- Both sector banks (public and private) the results show that there is a significant difference among the gender-wise respondents towards tangible i.e., attractive interior design (p=0.000), up-to-date equipments (p=0.000), comfortable parking space (p=0.000), visually appealing facilities (p=0.000), convenient business hours (p=0.000), convenient branch location (p=0.000) and neat and professional appearance of employees (p=0.000).
- In public and private sector banks the results show that there is a significant difference among the gender-wise respondents towards knowledge i.e., customer relationship (p=0.000), knowledge of staff (p=0.000), awareness of latest banking facts (p=0.000), provision of adequate information (p=0.000), employees know what customer's needs are (p=0.000) and prompt services provided by the employees (p=0.000).
- In both sector banks, the results show that there found a significant difference

among the gender-wise respondents towards recovery i.e., employees empowered for correction (p=0.000), response on complaints (p=0.000), quick correction on mistake made (p=0.000), and personalized service (p=0.000).

- In public and private sector banks, there found a significant difference among the respondents based on the gender which shows the elements of communication such as material associated with sciences (branches, leaflets) (p=0.000), timely communication of new schemes (p=0.000), personalized communication offered by the bank (p=0.000), adequacy of information provided by the bank's communication (p=0.000), clarity of banks communication (p=0.000), E-mail and SMS are clear and give complete information (p=0.000), information communication technology is improving knowledge sharing (p=0.000) and bank delivers on its site all important documents and information (p=0.000).
- In public and private sector banks, the results showed that there observed significant difference among the respondents towards customers i.e., satisfied with the decision to choose this bank (p=0.000), right thing has been done (p=0.000), the choice is wise one (p=0.000), feel good experience with this bank (p=0.000), navigation easily of the website, convenience, customized services and accessibility.
- In public sector banks the result shows that there is a significant difference among the income-wise respondents towards reliability i.e. error free record (p=0.008), timely passion of service (p=0.001), staff sincerity in service (p=0.039), provide service at promised time (p=0.000), sincere in solving problem (p=0.000) and giving customer individual attention (p=0.009) whereas in private sector banks there is a significant difference among the income-wise respondents towards reliability i.e., provide service at promised time (p=0.009).
- In public sector banks the result shows that there is a significant difference found among the income-wise respondents towards responsiveness i.e. staff readiness to customers request (p=0.003) whereas there is a significant difference among the Income-wise respondents towards responsiveness i.e., staff readiness to customers request (p=0.005) and customers informed above service performance (p=0.018).
- In public sector banks the result shows that there is a significant difference found among the income-wise respondents towards tangible i.e., attractive interior design

($p=0.045$), up-to-date equipments ($p=0.034$), convenient branch location ($p=0.037$) and neat and professional appearance of employees ($p=0.025$). Whereas in private sector banks result shows that there is no significant found among the income-wise response towards tangibility i.e. attractive interior design ($p=0.314$), up-to-date equipments ($p=0.759$), comfortable parking space ($p=0.560$), visually appealing facilities ($p=0.447$), convenient business hours ($p=0.695$), convenient branch location ($p=0.125$) and neat and professional appearance of employees ($p=0.318$) as satisfaction of respondents towards Information Technology.

- In public sector banks, there found no significant difference among the respondents according to their income. The p value for different variables are knowledge i.e. customer relationship ($p=0.20$), knowledge of staff ($p=0.826$), awareness of latest banking facts ($p=0.088$), provision of adequate information ($p=0.92$) and employees know what customer's needs are ($p=0.107$) for satisfaction of respondents towards information technology. Whereas in private sector banks, there is no significant difference among the income-wise detail of respondents towards knowledge i.e. customer relationship ($p=0.238$), knowledge of staff ($p=0.985$), awareness of latest banking facts ($p=0.120$), provision of adequate information ($p=0.629$), employees know what customer's needs ($p=0.0.171$) and prompt services provided by the employees ($p=0.126$) as satisfaction of respondents towards Information Technology.
- In public sector banks, there is a significant difference among the income-wise respondents towards recovery i.e., quick correction on mistake made ($p=0.168$) as satisfaction of respondents towards Information Technology. Thus the null hypothesis is accepted whereas in private sector banks ANOVA result shows that there is no significant difference among the Income-wise respondents towards recovery i.e., employee empowered for correction ($p=0.286$), response on complaints ($p=0.124$), quick correction on mistake made ($p=0.142$) and personalized service ($p=0.095$) as satisfaction of respondents towards Information Technology. Thus, the null hypothesis is accepted.
- In public sector bank, there is a significant difference among the statements of respondents towards communication i.e., Material associated with sciences (branches, leaflets) ($p=0.034$), personalized communication offered by the bank ($p=0.019$), Adequacy of information provided by the bank's communication

($p=0.001$), clarity of bank communication (0.013), Information communication technology is improving knowledge sharing ($p=0.033$) and Bank delivers on its site all important documents and information ($p=0.005$), whereas in private sector banks, there is a significant difference among the Income-wise respondents towards communication i.e., adequacy of information provided by the banks communication ($p=0.011$)

- In public and sector banks there is a significant difference among the income-wise respondents towards customer i.e., right thing has been done ($p=0.044$), navigation easily of the website ($p=0.020$), convenience ($p=0.048$) and accessibility ($p=0.005$) as satisfaction of respondents towards information technology, whereas in private sector banks there is a significant difference among the income-wise respondents towards customer i.e., navigation easily of the website ($p=0.014$), customized services ($p=0.038$) and accessibility ($p=0.023$) as satisfaction of respondents towards information technology.
- In private and private sector banks there is a significant difference among the occupation-wise respondents towards reliability i.e., error free record ($p=0.001$), timely passion of service ($p=0.000$), right at first time itself ($p=0.000$), provide service at promised time ($p=0.031$), sincere in solving problem ($p=0.049$) and giving customer individual attention ($p=0.035$), whereas in private sector banks there is a significant difference among the occupational-wise respondents towards reliability i.e., error free record ($p=0.008$), timely passion of service ($p=0.000$), right at first time itself ($p=0.008$), staff sincerity in service ($p=0.036$), provide service at promised time ($p=0.044$), sincere in solving problem ($p=0.002$) and giving customer individual attention ($p=0.006$) as satisfaction of respondents towards information technology.
- In public sector banks there is a significant difference among the occupation-wise respondents towards responsiveness i.e., customers informed above service performance ($p=0.004$), provide correct response to customer ($p=0.003$), courteous among employees ($p=0.040$), willing to help customer ($p=0.036$), employees are polite ($p=0.036$), employees are eager to inspire confidence ($p=0.001$) and the bank statement gives complete information ($p=0.017$), further in private sector banks there is a significant difference among the occupation-wise respondents towards responsiveness i.e., employees adopt service to the customer needs

($p=0.005$), customers informed above service performance ($p=0.002$), provide correct response to customer ($p=0.002$), willing to help customer ($p=0.013$), the bank statement gives complete information ($p=0.005$) as satisfaction of respondents towards information technology in private sector banks.

- In public sector banks there is no significant difference among the occupation-wise respondents towards tangible i.e., attractive interior design ($p=0.144$), comfortable parking space ($p=0.887$), visually appealing facilities ($p=0.139$) and convenient branch location ($p=0.203$), whereas in private sector banks there is no significant difference among the occupation-wise respondents towards tangible i.e., attractive interior design ($p=0.074$), up-to-date equipments ($p=0.740$), comfortable parking space ($p=0.832$), visually appealing facilities ($p=0.390$), convenient business hours ($p=0.239$), convenient branch location ($p=0.735$) and neat and professional appearance of employees ($p=0.060$) as satisfaction of respondents towards Information Technology.
- In public sector banks, there is no significant difference among the occupation-wise respondents towards knowledge i.e., customer relationship ($p=0.177$), provision of adequate information ($p=0.158$), further in private sector banks there is no significant difference among the occupation-wise respondents towards knowledge customer relationship ($p=0.399$), knowledge of staff ($p=0.790$), awareness of latest banking facts ($p=0.495$), provision of adequate information ($p=0.977$) and employees know what customer's needs are ($p=0.064$) as satisfaction of respondents towards information technology.
- In public sector banks, there is a significant difference among the occupation-wise respondents towards recovery i.e., employees empowered for correction ($p=0.000$), response on complaints ($p=0.001$), quick correction on mistake made ($p=0.000$), personalized service ($p=0.000$). Whereas in private sector banks there is significant difference among the occupation-wise respondents towards recovery i.e., employees empowered for correction ($p=0.000$), response on complaints ($p=0.000$), quick correction on mistake made ($p=0.000$) and personalized service ($p=0.000$) as satisfaction of respondents towards information technology.
- In public sector banks, there is a significant difference among the occupation-wise respondents towards communication i.e., material associated with sciences

(branches, leaflets) ($p=0.000$), timely communication of new schemes ($p=0.000$), personalized communication offered by the bank ($p=0.000$), clarity of banks communication ($p=0.000$), E-mail and SMS are clear and give complete information ($p=0.004$), information communication technology is improving knowledge sharing ($p=0.001$). Whereas in private sector banks there is a significant difference among the occupation-wise respondents towards communication i.e., material associated with sciences (branches, leaflets) ($p=0.000$), timely communication of new schemes ($p=0.000$), Personalized communication offered by the bank ($p=0.000$), adequacy of information provided by the bank's communication ($p=0.000$), clarity of banks communication ($p=0.000$) and E-mail and SMS are clear and give complete information ($p=0.016$) as satisfaction of respondents towards information technology.

- In private sector banks, there is a significant difference among the occupation-wise respondents towards customer i.e., satisfied with the decision to choose this bank ($p=0.033$), feel good experience with this bank ($p=0.007$), navigation easily of the website ($p=0.036$), convenience ($p=0.024$), customized services ($p=0.048$). Further in private sector banks there is a significant difference among the occupation-wise respondents towards customers i.e., feel good experience with the bank ($p=0.008$) as satisfaction of respondents towards information technology.

Customers' Viewpoints towards Challenges

- Majority of the respondents are support the lack of awareness towards IT enabled services in public sector banks and results of Mann-Whitney test showed that p-value is greater than 0.01 at one percent level of significance reflecting that there found no significant difference in the view of public and private sector bank respondents regarding lack of consciousness for Information Technology.
- Majority of the respondents in both sector of (public and private) banks agreed with Poor linkage in banks after implementation of IT enabled services and the results of Mann-Whitney indicated that there observed no significance difference in the responses of public and private sector bank respondents for poor linkage with banks. The p-value is found greater than 0.01 and significant at one percent level.

- After the implementation of IT enable services in banks, majority of the respondents in both sector of banks were not agreed with non-availability of ATM everywhere and the mean values of statements showed the similar responses with non-availability of ATM everywhere. The findings of Mann-Whitney presented that opinion of public and private sector bank respondents are significantly different regarding the Non- availability of ATM everywhere. The p- value found greater than 0.01 at one percent level of significance which reflects that private sector respondents were highly agree in comparison of public sector respondents.
- The respondents in both sector found agreed with problem in ATM location and higher mean values of the statements also supports the result. Mann-Whitney result indicates that there observed no significance difference in the response of public and private sector bank respondents about the problem in ATM location after implementation of IT. The p-value has been found greater than 0.01 at one percent level of significance. Private sector respondents have been found more agreed with the problem in ATM location after implementation of IT enabled services as compared to public sector.
- The respondents were disagreed with the efficient staff after implementation of information technology and higher mean values showed similar response. The Mann-Whitney results that there found no significance difference in the response of public and private sector bank respondents about problem in efficient staff after implementation of IT. The p- value is greater than 0.01 and significant at one percent level. Public sector respondents were highly agreed about the efficient staff after implementation of information technology.
- Majority of the respondents in public and private sector were neutral about network related issues after implementation of IT enabled services and the higher mean values supports the statements. The Mann-Whitney results indicate that there found no significant difference in the opinion of public and private sector bank respondents regarding account network related issues. The p-value is observed greater than 0.01at one percent level of significant. Public sector respondents were highly agreed with network related issues.
- Majority of the respondents in both sector have been found disagree with lack of guarantee on performance after implementation of information technology and

higher mean value supports the results. The result found that there is no significant difference in the opinion of public and private sector bank respondents regarding lack of guarantee on performance after implementation of information technology. The p- value has been found greater than 0.01 at one percent significant level. Public sector respondents were highly agreed for the statement lack of guarantee on performance after implementation of IT.

- Most of the respondents in public and private sector banks were highly agree with the non-transparency in cost after implementation of IT. In this regard, mean value of statements supported the statement. Mann-Whitney result described that p-value is greater than 0.01 at one percent significance level which showed that there found no significance difference in the response of public and private sector bank respondents about the non-transparency in cost after implementation of information technology. Moreover, Private sector respondents were highly agreed with non-transparency in cost.
- After implementation of information technology, the respondents in both sector (public and private) agree to the statement threat of cybercrime and higher mean value shows the positive response. The findings presented that p- value is greater than 0.01 at one percent significant level which reflects that there is no significance difference in the opinion of public and private sector bank respondents about the statement threat of cybercrime. Private sector respondents were strongly agreed with threat of cybercrime after implementation of information technology.
- The respondents in public and private sector banks were disagree with poor grievances redresser cell after the implementation of IT enabled services and mean value of statements favor the statement. Mann-Whitney result shows that there is no significance difference in the opinion of public and private sector bank respondents about the poor grievances redresser cell. In this regard, p-value (0.947) is greater than 0.01 at one percent significant level and public-sector respondents were found highly agree with poor grievances redresser cell after implementation of information technology.
- After implementation of information technology enable services, large number of respondents in both sector banks had neutral approach about the limited services offered by the banks and the higher mean value shows similar response. Mann-

Whitney result found that p- value is greater than 0.01 at one percent significant level. So, there is no significance difference in the opinion of public and private sector bank respondents about the limited services offered by the banks and public-sector respondents were highly approve with limited services offered by the banks after implementation of information technology.

- Majority of the respondents in both sector (public and private) were satisfied with the autocratic behavior of banks' employees towards customers and mean value of the statements favor the results. Mann-Whitney analysis exhibited that p- value is greater than 0.01 at one percent significant level which reflects that there is no significance difference in the opinion of public and private sector bank respondents about the autocratic behavior of banks' employees towards customers after implementation of IT enabled services. The public-sector banks respondents are more satisfied with autocratic behavior of banks' employees in comparison of private sector banks.
- Most of the respondents in both sector banks were dissatisfied with the functioning of IT is risky after implementation of IT enable services and higher mean value has shown similar response in both sectors about the functioning of IT is risky after implementation of IT enable services. The result showed that there is no significant difference in the opinion of public and private sector bank respondents regarding the functioning of IT is risky after implementation of IT enabled services because p-value is greater than 0.01 at one percent significant level and public-sector respondents were highly satisfied with functioning of IT is risky after implementation of IT enabled services.
- After implementation of IT enabled services, majority of the respondents in both sector of public and private banks were satisfied with the statement difficult to understand by the customer and higher mean supports the statement. Mann-Whitney result reflected that there is no significant difference in the opinion of public and private sector bank respondents about the statement difficult to understand by the customer because the p- value has been found greater than 0.01 at one percent significant level and public-sector respondents were more satisfied with this statement difficult to understand by the customer after implementation of IT enabled services in comparison of respondents of private sector banks.

- A large number of the respondents in both sectors banks were agreed with lack of privacy/lack of revelation of personal data after implementation of IT enabled services and the highest mean value favor the statements. The test result indicated that there found no significant difference in the opinion of public and private sector bank respondents about the statement of lack of privacy/lack of revelation of personal data after implementation of IT enabled services as p- value is greater than 0.01 at one percent significant level and public-sector respondents are more satisfied with lack of privacy/lack of revelation of personal data in comparison of private sector banks.
- Majority of the respondents in both sector banks were highly satisfied with no direct communication with bank/no direct interaction with banks after implementation of information technology and higher mean value has shown similar responses. The result showed that there is no significance difference in the opinion of public and private sector bank respondents about no direct communication with bank/no direct interaction with banks after implementation of IT enabled services, as p- value is greater than 0.01 at one percent significant level and public-sector respondents were highly satisfied with no direct communication with bank/No direct interaction with banks after implementation of IT enabled services.
- After implementation of information technology, most of the respondents in both sector banks were agreed with regarding rectification of transaction takes long time and mean value exhibited similar responses. The result showed that there is no significance difference in the opinion of public and private sector banks respondents regarding rectification of transaction takes long time after implementation of IT enabled services, as p-value is greater than 0.01 at one percent significant level and private sector respondents were agreed with rectification of transaction takes long time after implementation of information technology.
- Majority of the respondents in private and private sector banks were agreed with the content and information on bank's website is not understandable by customer after implementation of IT enable service and the result showed that there is no significance difference in the opinion of public and private sector bank respondents about the content and information on bank's website is not understandable by

customer after implementation of IT enabled services as p- value is greater than 0.01 at one percent significant and private sector respondents were highly agreed with Content and information on bank's website is not understandable by customer after implementation of IT enabled services in comparison of private sector.

- Most of the respondents in private and private sector banks were agreed with the IT functioning has become expensive after implementation of IT enable services and the result showed that there is no significance difference in the opinion of public and private sector bank respondents about information technology functioning is expensive after implementation of IT enabled services, as p-value is greater than 0.01 and public sector respondents were highly agreed with information technology functioning is expensive after implementation of information technology.
- Mostly respondents in both sector banks agreed regarding the problem in generating OTP (One Time Password) after implementation of IT enable services and mean value supports statements. The result showed that there is no significant difference in the opinion of public and private sector bank respondents regarding problem in generating OTP (One Time Password) after implementation of IT enabled services, as p- value (0.949) is greater than 0.01 at one percent significant level and public-sector respondents were agreed with problem in generating OTP (One Time Password) after implementation of information technology.
- After implementation of IT enabled services, a large number of respondents in both sectors banks agreed with the difficulty in getting cash back and mean value supported the response. The result exhibited that p- value is greater than 0.01 at one percent significant level which reflects that there is no significance difference in the opinion of public and private sector bank respondents with regard to difficulty in getting cash back after implementation of IT enabled services and private sector respondents are more agreed with difficulty in getting cash back after implementation of information technology.
- Mostly respondents in both sector of banks were dissatisfied with misleading advertisement/offers/deceptive advertisement after implementation of IT enabled services and the result showed that there is no significance difference in the opinion of public and private sector bank respondents regarding misleading

advertisement/offers/deceptive advertisement after implementation of IT enabled services as p- value is greater than 0.01 at one percent significant level and public sector respondents are more agreed with misleading advertisement/offers/deceptive advertisement after implementation of information technology.

- Majority of the respondents in public and private sector banks were highly agree with difficulty to use by illiterate people after implementation of IT enabled services and Mann-Whitney result showed that there is no significant difference in the opinion of public and private sector bank respondents with regard to difficulty to use by illiterate people after implementation of IT enabled services as p- value is greater than 0.01 at one percent significant and public sector respondents are more agreed with difficulty to use by illiterate people after implementation of information technology.
- Mostly respondents in public and private sector banks supports that IT is hazardous to health after implementation of IT enabled services and mean value for this statement also favor the same. The result reflected that there is no significant difference in the opinion of public and private sector bank respondents regarding information technology is hazardous to health after implementation of IT enabled services as p- value is greater than 0.01 at one percent significant level and public-sector respondents were satisfied with IT is hazardous to health after implementation of information technology.

Suggestions

The present research discloses that the customers of private sector banks are highly satisfied as compared to the public-sector banks regarding IT services. On the basis of the findings, it is suggested that awareness is still needed about the availability of IT products and services.

- Banks should organize workshops and exhibitions and make products and services accessible to all customers.
- The banks should improve their service delivery to justify the benefits of IT products and services to increase customers' interest.
- Banks should try to win customers' confidence by providing adequate security of transaction back up of critical data files and processing information. Banks should

make its procedure easy for customers. Customers' ombudsman should be opened in the city. The bank should provide good environment to customers.

- Fair trade with customers can generate more involvement with the employee of the bank.
- The staff should be accommodating, pleasant and must be competent of understanding the tribulations of the customers. Honest and safe dealing with customers and early transaction without distressing the customers must boost the reflection of the banks.
- Every bank should be computerized even in rural segments also. ATMs, smart cards and online transactions play a very important role in the field of IT. Different age group customers have different observations towards the E-banking services. Mainly the old age people are having the unwillingness & reluctance to use E-banking facilities, so consideration should be given for proper training on the usage of E-banking should be given to them and the bankers have to accept the right strategies to attract all class of customers towards IT services. This can be made possible by organizing weekly or monthly seminars/ workshops by the bank employees within the area to educate & aware customers so that practical aspects can be taught to them and handling of transactions becomes easier. This is how the phobia of using internet & new technologies can be eradicated from amongst them.
- Most of the customers prefer IT services just for the convenience. So, banks should seek in all the ways that IT services are working 24×7 and continuous service is available to customers without any aggravates. For the safety of the customer's account, the banks should suggest them to change their password and pin numbers very frequently, so that the risk of unauthorized fraud can be reduced.
- In order to preserve the existing customers and to develop service quality, the banks should constantly sustain error-free transactions. The banks need to pay attention to the customer objections in order to satisfy the customer's anticipation. Individual concentration should be given to customers in order to finer realize their needs and improved satisfaction. The bank should repeatedly run research actions in order to keep a standard track of customer satisfaction level. Regular research should also be accomplished to discover customer expectations about different service features.

- There are some additional suggestions for the better use of IT services:
- The bank should regularly inform the customers about the new schemes & services through a proper channel like SMS or e-mail etc. and it should be displayed also in the bank.
- There should be a separate counter for the queries and problems of the customers especially for the old aged customers who are not too much conscious about the IT services. Provisions for oral complaints by the old aged customers should be attended. Assistance may be provided to reduce their complaints in writing.
- The bank should provide some trainers for the old persons so that they can easily understand how to use IT services with a little bit convenience.
- Separate counters should be allotted for renewing passbook.
- The bank should increase the numbers of ATMs.
- The banks have to carry out some customer education and awareness programs through different media, both print and TV, such as advertisements, banners, SMS, e-mail etc.
- Proper measures and necessary expenditures should be made by the banks to keep their websites containing online information up-to-dated. They should be easily accessible by the customers. This is a good way of maintaining customer- bank relationships.

