CHAPTER-4

IMPACT OF INFORMATION TECHNOLOGY ON PRODUCTS AND SERVICES

This chapter is divided in to two sections *i.e.* section-1: General Information and section-2: Impact of information technology on product and services after implementation of Information Technology.

Section-1 includes the time period of account opened in banks, reasons for choosing IT based services, uses of e-service and demographic impact on the IT enable services provided by public and private sector banks.

Section-1: General Information

4.1.1 Time period of account opened in banks

Table 4.1.1 shows the result of the time period of the account opened in the banks in both sectors public as well as private. In private sector banks total number of respondents are 209 and in public sector total respondents are 204. The result depicts that majority of the respondents (65.1 percent) have account from 1-5 years in private sector banks. While in public sector banks, majority of the respondents (40.7 percent) have account from 1-5 years where as a very few respondents (6.9 percent) have account from 10-15 years and 15-20 years. Hence it is concluded that most of the respondents are having bank account from 1-5 years in both sectors.

Table 4.1.1: Time period of account opened in banks

Time Period	Private sector		Public sector	
	Frequency	Percent	Frequency	Percent
Less than 1 year	33	15.8	51	25
1-5 years	136	65.1	83	40.7
6-10 years	26	12.4	16	7.8
10-15 years	9	4.3	14	6.9
15-20 years	4	1.9	14	6.9
Above 20 years	1	0.5	26	12.7
Total	209	100	204	100
t-value	4.073			
Sig. value (Two Tailed)	0.000			
df	411			

Source: Survey ***=** Significant at 5 percent level

Further, the t-value (4.073) and p-value (0.000) shows that there is significant difference found in the opinion of public and private sector respondents with regard to time period of account opened in bank, as p-value is less than to 0.05 and the null hypothesis has been accepted.

4.1.2 Reasons for choosing IT based services

Table 4.1.2 shows the result related to the reasons for choosing information technology based services. In private sector, 47.4 percent respondents using it based services for convenience, 34.4 percent are using IT based services due to save time and rest of the respondents using it based services for 24-hours access to account. While in public sector, banks majority of the respondents (48.0 percent) are using IT based services for convenience, 38.8 percent due to save time and 13.2 percent are using IT based services for 24-hour access to account. Hence it is concluded that most of the respondents in both sector public as well as private are choose IT based services for convenience.

Table 4.1.2: Reasons for choosing IT based services

Reasons	**Private sector**		**Public sector**	
	Frequency	**Percent**	**Frequency**	**Percent**
Convenience	99	47.4	98	48
To save time	72	34.4	79	38.8
24-hour access to account	38	18.2	27	13.2
Total	209	100	204	100
t-value	0.9			
Sig. value (Two Tailed)	0.369			
df	411			

Source: Survey ***=** Significant at 5 percent level

There is no significant difference found in the opinion public and private sector respondents with regard to reason for choosing IT based services, as per t- test value (.900) and p-value (.369) and p-value is greater than to 0.05 and the null hypothesis has been rejected.

4.1.3 Uses of E-services

Table 4.1.3 shows the result related to the uses of E-services. In private sector banks total number of respondents is 209 and in public sector banks, total respondents are 204. The result depicts that in private sector banks, majority of the respondents (46.9 percent) are using E-services weekly whereas a very few respondents (4.3 percent) are using E-services

yearly. While in public sector banks majority of the respondents (39.2 percent) are using E-services weekly where as a very few respondents (2.9 percent) are using E-services yearly. Hence it is concluded that most of the respondents in both sector public as well as private sector are using E-services weekly.

Table 4.1.3: Uses of E-services

Uses	**Private sector bank**		**Public sector bank**	
	Frequency	**Percent**	**Frequency**	**Percent**
Daily	61	29.2	61	29.9
Weekly	98	46.9	80	39.2
Monthly	41	19.6	57	27.9
Yearly	9	4.3	6	2.9
Total	209	100	204	100
t-value	0.938			
Sig. value (Two Tailed)	0.349			
df	0411			

Source: Survey ***=** Significant at 5 percent level

After applying the t-test, the t-value (0.938) and p-value (0.349) shows that there is no significant difference found in the opinion public and private sector respondents with regard to uses of E-service, as p-value is greater than to 0.05 and the null hypothesis has been rejected.

4.1.4. a. Age-wise analysis of public sector banks

Table 4.1.4.a depicts the age-wise results towards IT enable services provided by public sector banks. The study shows that there is no significant difference found in ATM services/ debit card (χ^2=1.656, p=0.647), tele banking (χ^2=2.571, p=0.463), mobile banking (χ^2=1.366, p=0.714), electronic fund transfer/ ECS (χ^2=0.46, p=0.928), demat services (χ^2=0.052, p=0.997), credit card services/ smart card service (χ^2=1.148, p=0.766) and internet banking (χ^2=6.356, p=0.096) as p-value is greater than 0.01 towards IT enable services provided by public banks.

Further the table show that total number of respondents is 204 from which 88 respondents are lying in the age group 25-35 years, 87 respondents are lying in the age group of 36-45 years, 22 respondents are lying in the age groups of 46-55 years and 7 respondents are lying in the age group of above 55 years.

However, it is clear from the table that in public sector banks, majority of the respondents are lying in the age groups of 25-35 years are preferring internet banking ($\overline{X}$=106.65) and very few respondents in the same group are preferring tele banking ($\overline{X}$=96.33), in the age group of 36-45 years most of the respondents are preferring tele-banking ($\overline{X}$=108.85) and in the same group very less respondents are preferring mobile banking ($\overline{X}$=97.76), most of the respondents in the age group of 46-55 years are preferring electronic fund transfer/ ECS ($\overline{X}$=109.7) and few respondents in this group are preferring internet banking ($\overline{X}$=80.25) and in the age group of above 55 years are using ATM service/ Debit card ($\overline{X}$=118.9) and very less are preferring internet banking ($\overline{X}$=76.29).

Table 4.1.4.a: Age-wise analysis of public sector banks

Age Groups /Services	25-35		36-45		46-55		above 55		Chi-square	Sig. value
	Mean	Rank	Mean	Rank	Mean	Rank	Mean	Rank		
ATM Services/ Debit Cards	103.98	4	101.95	5	93.52	6	118.93	1	1.656	0.647
Tele Banking	96.33	7	108.85	1	106.07	4	89.93	5	2.571	0.463
Mobile Banking	104.5	2	97.76	7	108.64	2	116.93	2	1.366	0.714
Electronic Fund Transfer/ECS	101.16	6	102.51	4	109.7	1	96.57	4	0.46	0.928
Demat Services	101.99	5	102.89	3	101.73	5	106.43	3	0.052	0.997
Credit Card Services / Smart Card Service	104.31	3	101.22	6	106.84	3	81.93	6	1.148	0.766
Internet Banking	106.65	1	106.03	2	80.25	7	76.29	7	6.356	0.096
N= 204 (25-35=88, 36-45=87, 46-55=22 and above=7)										df=3

Source: Survey *= Significant at 5 percent level

4.1.4. b. Age-wise analysis of private sector banks

Table 4.1.4.b depicts the age-wise result towards IT enable services provided by private sector banks. The study shows that there is no significant difference found in ATM services/ debit card (χ^2=3.613, p=0.306), tele banking (χ^2=4.742, p=0.192) , mobile banking (χ^2=4.527, p=0.21), electronic fund transfer/ ECS (χ^2=5.445, p=0.142), demat services (χ^2=0.692, p=0.875), credit card services/ smart card service (χ^2=3.347, p=0.341)

and internet banking (χ^2=0.911, p=0.823) as p-value is greater than 0.01 towards IT enable services provided by public banks.

Table 4.1.4.b: Age-wise analysis towards IT enabled services provided by private sector banks

Age Group (Years)	**25-35**		**36-45**		**46-55**		**above 55**		**Chi-square**	**Sig. value**
Services	**Mean**	**Rank**	**Mean**	**Rank**	**Mean**	**Rank**	**Mean**	**Rank**		
ATM Services/ Debit Cards	102.11	6	113.42	1	89.68	5	152.5	2	3.613	0.306
Tele Banking	110.67	2	96.02	6	82.09	7	133	5	4.742	0.192
Mobile Banking	111.1	1	94.95	7	89.41	6	60	6	4.527	0.21
Electronic Fund Transfer/ECS	103.27	4	104.54	5	136.95	1	17	7	5.445	0.142
Demat Services	103.82	3	106.37	4	108.59	2	142.5	3	0.692	0.875
Credit Card Services / Smart Card Service	101.71	7	113	2	94.68	4	177.5	1	3.347	0.341
Internet Banking	102.59	5	109.22	3	108.45	3	137	4	0.911	0.823
N= 209 (25-35=136, 36-45=61, 46-55=11 and above55=1)										d**f**=3

Source: Survey ***=** Significant at 1 percent level

Further the table show that total number of respondents is 209 from which 136 respondents are lying in the age group of 25-35 years, 61 respondents are lying in the age group of 36-45 years, 11 respondents are lying in the age groups of 46-55 years and 1 respondent is lying in the age group of above 55 years. On the other hand the table shows that in private sector banks towards IT enable services, majority of the respondents are lying in the age groups of 25-35 years are preferring mobile banking ($\overline{X}$=111.1) and very few respondents in the same group are preferring credit card services/ smart card service ($\overline{X}$=101.71), in the age group of 36-45 years most of the respondents are preferring ATM services/ debit card ($\overline{X}$=113.42) and in the same group very less respondents are preferring mobile banking ($\overline{X}$=94.95), most of the respondents in the age group of 46-55 years are preferring electronic fund transfer/ ECS ($\overline{X}$=136.95) and few respondents in this group are preferring tele-banking ($\overline{X}$=82.09) and in the age group of above 55 years are using credit

card services/smart card service ($\overline{X}$=177.5) and very less are preferring electronic fund transfer/ ECS ($\overline{X}$=17).

4.1.5. a. Gender-wise analysis of services provided by public sector banks

Table 4.1.5.a presents the gender-wise response towards IT enable services provided by public sector banks. The study shows that there is no significant difference found in ATM services/ debit card (Z= 0.038, *p*=0.845), tele banking (Z= 1.328, *p*=.249), mobile banking (Z= 0.568, *p*=0.451), electronic fund transfer/ ECS (Z= 0.010, *p*=0.921), demat services (Z= 0.025, *p*=0.875), credit card services/ smart card service (Z= 0.387, *p*=0.534) and internet banking (Z= 0.105, *p*=0.746) as *p*-value is greater than 0.01 towards IT enable services provided by public sector banks.

Table 4.1.5.a: Gender-wise analysis of services provided by public sector banks

Services	Male		Female		Z-Value	Sig. value
	Mean	Rank	Mean	Rank		
ATM Services/ Debit Cards	101.89	5	103.22	3	0.038	0.845
Tele Banking	98.28	7	107.44	1	1.328	0.249
Mobile Banking	105.33	1	99.19	7	0.568	0.451
Electronic Fund Transfer/ECS	102.87	3	102.06	5	0.01	0.921
Demat Services	101.94	4	103.15	4	0.025	0.875
Credit Card Services / Smart Card Service	104.82	2	99.79	6	0.387	0.534
Internet Banking	101.37	6	103.82	2	0.105	0.746
N= 204 (Male=110 and Female=94)						df=1

Source: Survey ***=** Significant at 1 percent level

On the other hand, the table shows that total number of respondents is 204 from which male respondents are 110 and female respondents are 94. The study shows that male respondents of public sector banks are preferring the services in the sequence of mobile banking ($\overline{X}$=105.33), credit card services/ smart card service ($\overline{X}$=104.82), electronic fund transfer/ ECS ($\overline{X}$=102.87), demat service ($\overline{X}$=101.94), ATM services/ debit card ($\overline{X}$=101.89), internet banking ($\overline{X}$=101.37) and tele-banking ($\overline{X}$=98.28) while female respondents of public sector banks are preferring tele-banking ($\overline{X}$=107.44), internet banking ($\overline{X}$=103.82), ATM services/ debit card ($\overline{X}$=103.22), demat service ($\overline{X}$=103.22), electronic fund transfer/ ECS ($\overline{X}$=102.06), credit card services/ smart card service ($\overline{X}$=99.79) and mobile banking ($\overline{X}$=99.19).

4.1.5. b. Gender-wise analysis of services provided by private sector banks

Table 4.1.5.b shows the gender-wise response towards IT enable services provided by private sector banks. The study shows that there is no significant difference found in ATM services/ debit card (Z= -1.067, *p*=0.286), tele banking (Z= -1.936, *p=0*.053), mobile banking (Z= -2.030 , *p*=0.042), electronic fund transfer/ ECS (Z= -0.572 , *p*=0.567), demat services (Z= -0.450 , *p*=0.653), credit card services/ smart card service (Z= -1.092 , *p*=0.275) and internet banking (Z= -0.824 , *p*=0.410) as *p*-value is greater than 0.01 towards IT enable services provided by private sector banks.

Table 4.1.5.b: Gender-wise analysis of IT services provided by private sector banks

Services	Male		Female		Z-Value	Sig. value
	Mean	Rank	Mean	Rank		
ATM Services/ Debit Cards	102.11	6	110.38	2	-1.067	0.286
Tele Banking	110.67	2	94.43	6	-1.936	0.053
Mobile Banking	111.1	1	93.64	7	-2.03	0.042
Electronic Fund Transfer/ECS	103.27	4	108.23	4	-0.572	0.567
Demat Services	103.82	3	107.2	5	-0.45	0.653
Credit Card Services/ Smart Card Service	101.71	7	111.12	1	-1.092	0.275
Internet Banking	102.59	5	109.49	3	-0.824	0.41
N= 209 (Male=136 and Female=73)						df=1

Source: Survey ***=** Significant at 1 percent level

Further the table shows that total number of respondents is 209 from which male respondents are 136 and female respondents are 73. The study shows that male respondents towards it enabled services provided by private sector banks are preferring the services in the sequence of mobile banking ($\overline{X}$=111.10), tele-banking ($\overline{X}$=110.67), demat service ($\overline{X}$=103.82),electronic fund transfer/ ECS ($\overline{X}$=103.27), internet banking ($\overline{X}$=102.59), ATM services/ debit card ($\overline{X}$=102.11) and credit card services/ smart card service ($\overline{X}$=101.71)and female respondents towards it enabled services provided by private sector banks are preferring credit card services/ smart card service ($\overline{X}$=111.12), ATM services/ debit card ($\overline{X}$=110.38), internet banking ($\overline{X}$=109.49), electronic fund transfer/ ECS ($\overline{X}$=108.28), demat service ($\overline{X}$=107.20), tele-banking ($\overline{X}$=94.43) and mobile banking ($\overline{X}$=93.64).

4.1.6. a. Income-wise analysis

Table 4.1.6.a shows the income-wise results towards IT enable services provided by public sector banks. In public sector banks, the study shows that there is no significant difference found in ATM services/ debit card (χ^2=4.524, p=0.104), tele banking (χ^2=0.352, p=0.839) , mobile banking (χ^2=2.125, p=0.346), electronic fund transfer/ ECS (χ^2=6.294, p=0.043), demat services (χ^2=0.075, p=0.963), credit card services/ smart card service (χ^2=1.308, p=0.52) and internet banking ($\chi^2$4.646, p=0.098) as p-value is greater than 0.01.

Table 4.1.6.a: Income-wise analysis services provided by public sector banks

Services	**2-5**		**5-8**		**Above 8**		**Chi-Square**	**Sig. value.**
	Mean	**Rank**	**Mean**	**Rank**	**Mean**	**Rank**		
ATM Services/ Debit Cards	98.6	6	111.46	1	90.91	7	4.524	0.104
Tele Banking	100.27	5	105.09	3	104.52	3	0.352	0.839
Mobile Banking	97.99	7	110.26	2	97.98	6	2.125	0.346
Electronic Fund Transfer/ECS	111.44	1	89.55	7	103.14	4	6.294	0.043
Demat Services	101.6	4	103.87	4	102.05	5	0.075	0.963
Credit Card Services / Smart Card Service	101.78	3	99.73	5	115.48	1	1.308	0.52
Internet Banking	108.96	2	91.9	6	107.23	2	4.646	0.098
N= 204 (2-5=107, 5-8=75 and above 8=22)								df=2

Source: Survey ***=** Significant at 1 percent level

Further the table show that total number of respondents are 204 from which 107 respondents are lying in the income group of 2-5 lac, 75 respondents are lying in the income group of 5-8 lac and 22 respondents are lying in the income group of above 8 lacs. However it is clear from the above table that in public sector banks, majority of the respondents are lying in the income groups of 2-5 lac are preferring electronic fund transfer/ ECS ($\overline{X}$=111.44) and very few respondents in the same group are preferring mobile banking ($\overline{X}$=97.99), in the income group of 5-8 lac, most of the respondents are preferring ATM services/ debit card ($\overline{X}$=111.46) and in the same group very less respondents are preferring electronic fund transfer/ ECS ($\overline{X}$=89.55), most of the respondents in the income group of above 8 lac are preferring credit card services/ smart card service ($\overline{X}$=115.48) and few respondents in this group are preferring ATM services/ debit card ($\overline{X}$=90.91).

4.1.6. b. Income-wise analysis

Table 4.1.6.b shows the income-wise results towards IT enable services provided by private sector banks. The study shows that there is no significant difference found in ATM services/ debit card (χ^2=0.121, p=0.941), tele banking (χ^2=6.044, p=0.049) , mobile banking (χ^2=0.376, p=0.829), electronic fund transfer/ ECS (χ^2=0.593, p=0.743), demat services (χ^2=1.041, p=0.594), credit card services/ smart card service (χ^2=5.091, p=0.078) and internet banking (χ^2=8.37, p=0.015) as p-value is greater than 0.01.

Table 4.1.6.b: Income-wise analysis services provided by private sector banks

Services	**2-5 (in lakhs)**		**5-8 (in lakhs)**		**Above 8**		**Chi-Square**	**Sig. value.**
	Mean	**Rank**	**Mean**	**Rank**	**Mean**	**Rank**		
ATM Services/ Debit Cards	103.45	4	106.19	4	105.7	4	0.121	0.941
Tele Banking	110.82	2	108.3	2	83.95	7	6.044	0.049
Mobile Banking	103.68	3	107.79	3	101.36	5	0.376	0.829
Electronic Fund Transfer/ECS	101.59	5	106.02	5	110.31	3	0.593	0.743
Demat Services	101.56	6	105.37	6	111.93	2	1.041	0.594
Credit Card Services / Smart Card Service	98.55	7	115.72	1	94.15	6	5.091	0.078
Internet Banking	113	1	91.56	7	117.47	1	8.37	0.015
N= 209 (2-5=84, 5-8=88 and above8=37)								df=2

Source: Survey *= Significant at 1 percent level

Further the table show that in private sector banks, total number of respondents are 209 from which 84 respondents are lying in the income group of 2-5 lakh, 88 respondents are lying in the income group of 5-8 lakh and 37 respondents are lying in the income group of above 8 lakhs. However it is clear from the above table that in private sector banks, majority of the respondents are lying in the income groups of 2-5 lakh are preferring internet banking ($\overline{X}$=113) and very few respondents in the same group are preferring credit card services/ smart card service ($\overline{X}$=98.55), in the income group of 5-8 lakh, most of the respondents are preferring credit card services/ smart card service ($\overline{X}$=115.72) and in the same group very less respondents are preferring internet banking ($\overline{X}$=91.56), most of the respondents in the income group of above 8 lakh are preferring internet banking ($\overline{X}$=117.47) and few respondents in this group are preferring tele-banking ($\overline{X}$=83.95).

4.1.7. a. Occupation-wise analysis

Table 4.1.7.a shows the occupation-wise results towards IT enable services provided by public sector banks. The study shows that there is no significant difference found in ATM services/ debit card (χ^2=6.48, p=0.49), tele banking (χ^2=9.72, p=0.21) , mobile banking (χ^2=7.53, p=0.38), electronic fund transfer/ ECS (χ^2=7.12, p=0.42), demat services (χ^2=5.64, p=0.58), credit card services/ smart card service (χ^2=5.27, p=0.63) and internet banking (χ^2=11.82, p=0.11) as p-value is greater than 0.01.

Further the table show that in public sector banks, total number of respondents are 204 from which 18 respondents are businessman, 16 respondents are director, 17 respondents are pensioner, 15 respondents are house wife, 48 respondents are managerial, 36 respondents are professional, 8 respondents are students and 47 respondents belongs to other (Govt.) occupation.

However it is clear from the table below (page no. 104) that in public sector banks, majority of the respondents are belongs to the group of businessman are preferring tele banking ($\overline{X}$=119.9) and very few respondents in the same group are preferring mobile banking ($\overline{X}$=90.9), in the group of director, most of the respondents are preferring credit card services/ smart card service ($\overline{X}$=126.2) and in the same group very less respondents are preferring mobile banking ($\overline{X}$=76.7), most of the respondents in the group of pensioner are preferring ATM services/ debit card ($\overline{X}$=125.3) and few respondents in this group are preferring electronic fund transfer/ ECS ($\overline{X}$=72.5), majority of the respondents which belongs to the group of house wife are preferring internet banking ($\overline{X}$=130.4) and very few respondents in the same group are preferring tele banking ($\overline{X}$=84.5) , in the group of managerial, most of the respondents are preferring mobile banking ($\overline{X}$=114.8) and in the same group very less respondents are preferring internet banking ($\overline{X}$=88.9),in the group of professional, a chunk of the respondents are preferring internet banking ($\overline{X}$=117.5) and in the same group very less respondents are preferring tele banking ($\overline{X}$=91.3), in the group of students, most of the respondents are preferring tele banking ($\overline{X}$=119.3) and in the same group very less respondents are preferring ATM services/ debit card ($\overline{X}$=81.2) and majority of the respondents belongs to the group of other (Govt.) occupations are preferring tele banking ($\overline{X}$=115.3) and very few respondents in the same group are preferring ATM services/ debit card ($\overline{X}$=97.7).

4.1.7. b. Occupation-wise Analysis

Table 4.1.7.b (page no.105) shows the occupation-wise results towards IT enable services provided by private sector banks. The study shows that there is no significant difference found in ATM services/ debit card (χ^2=5.72, p=0.57), tele banking (χ^2=9.87, p=0.20), mobile banking (χ^2=11.07, p=0.14), electronic fund transfer/ ECS (χ^2=17.03, p=0.02), demat services (χ^2=15.89, p=0.03), credit card services/ smart card service (χ^2=3.61, p=0.82) and internet banking (χ^2=10.07, p=0.09) as p-value is greater than 0.01. Further the table show that in private sector banks, total number of respondents are 209 from which 19 respondents are businessman, 29 respondents are director, 14 respondents are pensioner, 16 respondents are house wife, 29 respondents are managerial, 79 respondents are professional, 7 respondents are students and 16 respondents belong to other (Govt.) occupation.

However it will be clear from the table below (4.1.7 b) that in private sector banks, majority of the respondents belongs to the group of businessman are preferring internet banking ($\overline{X}$=118.8) and very few respondents in the same group are preferring demat service ($\overline{X}$=96.1), in the group of director, most of the respondents are preferring demat service ($\overline{X}$=118.1) and in the same group very less respondents are preferring mobile banking ($\overline{X}$=95.1), most of the respondents in the group of pensioner are preferring demat service ($\overline{X}$=121.9) and few respondents in this group are preferring internet banking ($\overline{X}$=85.7), majority of the respondents belongs to the group of house wife that are preferring electronic fund transfer/ ECS ($\overline{X}$=124.7) and very few respondents in the same group are preferring mobile banking ($\overline{X}$=84.9) , in the group of managers, majority of the respondents are preferring electronic fund transfer/ ECS ($\overline{X}$=135.8) and in the same group very less respondents are preferring tele banking ($\overline{X}$=80.8),in the group of professional, a chunk of the respondents are preferring mobile banking ($\overline{X}$=120.3) and in the same group very less respondents are preferring internet banking ($\overline{X}$=94.9), in the group of students, most of the respondents are preferring ATM services/ debit card ($\overline{X}$=139.4) and in the same group very less respondents are preferring electronic fund transfer/ ECS ($\overline{X}$=58.7) and majority of the respondents which belongs to the group of other (Govt.) occupations are preferring electronic fund transfer/ ECS ($\overline{X}$=137.3) and very few respondents in the same group are preferring demat services ($\overline{X}$=86.2).

Table 4.1.7.a: Occupation-wise analysis services provided by public sector banks

Services	Businessman		Director		Pensioner		House Wife		Managerial		Professional		Student		Others (Govt.)		Chi-Square	Sig. value
	Mean Rank	Rank	Mean Rank	Rank	Mean Rank	Rank	Mean Rank	Rank	Mean Rank	Rank	Mean Rank	Rank	Mean Rank	Rank	Mean Rank	Rank		
ATM Services/ Debit Cards	100.3	4	109.3	4	125.3	1	98.8	5	100.1	4	105.7	3	81.2	7	97.7	7	6.48	0.49
Tele Banking	119.9	1	103.4	5	109.6	2	84.5	7	91.6	6	91.3	7	119.3	1	115.3	1	9.72	0.21
Mobile Banking	90.9	7	76.7	7	109.2	3	99.9	4	114.8	1	94.9	6	117.8	2	104.6	3	7.53	0.38
Electronic Fund Transfer/ECS	94	6	110.2	3	72.5	7	100.6	3	107.4	3	112.3	2	116.3	3	100	6	7.12	0.42
Demat Services	103.4	3	78.1	6	106.6	4	92.7	6	110.2	2	96.6	5	110.7	4	107.3	2	5.64	0.58
Credit Card Services / Smart Card Service	112.6	2	126.2	1	92.2	6	108.3	2	99.3	5	99.9	4	81.4	6	101.3	4	5.27	0.63
Internet Banking	96.7	5	111.7	2	95.2	5	130.4	1	88.9	7	117.5	1	84.5	5	101.1	5	11.82	0.11
N= 204 (Businessman=18, Director=16, Pensioner=17, House wife=15, Managerial=48, professional=36, students=8 and others=47) df=7																		

Source: Primary Data ***=** Significant at 1 percent level

Table 4.1.7.b: Occupation-wise analysis services provided by private sector banks

Services	Businessman		Director		Pensioner		House Wife		Managerial		Professional		Student		Others (Govt.)		Chi-Square	Sig. value
	Mean Rank	Rank	Mean Rank	Rank	Mean Rank	Rank	Mean Rank	Rank	Mean Rank	Rank	Mean Rank	Rank	Mean Rank	Rank	Mean Rank	Rank		
ATM Services/ Debit Cards	104.5	5	106.1	3	116.5	3	100.4	3	90.9	4	105.5	4	139.4	1	106.2	5	5.72	0.57
Tele Banking	105.2	3	100.8	5	119.3	2	93.2	6	80.8	7	111.3	2	101.0	6	126.1	2	9.87	0.20
Mobile Banking	106.0	2	95.1	7	91.3	6	84.9	7	88.2	5	120.3	1	110.3	4	106.5	4	11.07	0.14
Electronic Fund Transfer/ECS	96.7	6	96.8	6	115.5	4	124.7	1	135.8	1	100.8	5	58.7	7	86.2	7	17.03	0.02
Demat Services	96.1	7	118.1	1	121.9	1	98.5	5	84.9	6	100.3	6	118.5	3	137.3	1	15.89	0.03
Credit Card Services / Smart Card Service	104.7	4	116.7	2	98.0	5	99.4	4	101.6	3	105.9	3	125.1	2	88.6	6	3.61	0.82
Internet Banking	118.8	1	102.6	4	85.7	7	118.4	2	126.5	2	94.9	7	103.5	5	107.8	3	10.07	0.19
N= 209 (Businessman=19, Director=29, Pensioner=14, House wife=16, Managerial=29, professional=79, students=7 and others=16) **df**=7																		

Source: Primary Data ***=** Significant at 1percent l

Section-2: Impact on Product and Services

This section includes the impact of information technology on various services and products like bill payment, balance enquiry, E-ticket, ATM, demat account, loan facility, cash credit, overdraft facility etc.

4.2.1 Impact on bill payment

Table 4.2.1 presents the response of the respondents towards impact on bill payment services after implementation of information technology. The result indicates that majority of the respondents (63.2 and 77.5 percent) in public and private sector banks are satisfied form the services of bill payment and very few of respondents 4.4 percent in public and 2.9 percent in private are dissatisfied with bill payment services after implementation of IT. The mean value 192.15 in public and 221.50 in private banks also indicate that private sector bank respondents are more satisfied with bill payment service as compared to public sector.

Table 4.2.1: Impact on bill payment

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	9	66	129	204	192.15	2	-3.141	0.002
	P	4.4	32.4	63.2	100				
Private	*N*	6	41	162	209	221.50	1		
	P	2.9	19.6	77.5	100				

Source: Survey =*****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

After applying Mann-Whitney rank test, the result indicates that there is significance difference found in the opinion of public and private sector banks respondents with regard to bill payment services after implementation of IT, as the p- value (0.002) is less than 0.01.

4.2.2 Impact on account inquiry

Table 4.2.2 specifies the response of the respondents in relation to account inquiry after implementation of information technology and from the results, most of the respondents (72.1 and 71.7 percent) in public and private sector banks are satisfied with the service of account inquiry, 27 percent in public and 25.4 percent in private are neutral means neither

satisfied nor dissatisfied and one percent in public whereas 2.9 percent in private are dissatisfied with account inquiry service after implementation of IT.

The mean rank, 207.85 in public sector banks and 206.17 in private sector banks also represents that respondents of public sector bank are more satisfied with account enquiry service in comparison to private sector banks.

Table 4.2.2: Impact of account inquiry

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	2	55	147	204	207.85	1	-.183	.855
	P	.9	27	72.1	100				
Private	*N*	6	53	150	209	206.17	2		
	P	2.9	25.4	71.7	100				

Source: Primary data *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

Further Mann-Whitney test at one percent level of significance shows that there is no significant difference is found in the opinion of public and private sector banks respondents with regard to account inquiry services after implementation of IT enabled services, as p- value (0.855) is greater than 0.01.

4.2.3 Impact on E-ticket

It is clear from the Table 4.2.3 that majority of the respondents (59.3 and 67.9 percent) in both sectors public as well as private are satisfied with the services of E-ticket, 35.8 percent and 55 percent in public and private sector respectively responds neutral with the services provided for E-ticket and very few respondents are dissatisfied with E-ticket services after implementation of IT enabled services, as the results show only 4.9 percent in public and 5.7 percent in private. In addition, mean rank, 198.78 in public and 215.02 in private also indicate that private sector bank respondents are more satisfied with E-ticket service in comparison of public sector bank. As there is large gap between the mean rank of private and public bank which shows that private sector banks are more inclined to changing scenario of banking sector regarding E-ticket services.

Further, no significance difference is found in the opinion of public and private sector bank respondents with regard to E-ticket services after implementation of IT also, as per Mann-Whitney test at one percent level of significance the result shows that as p- value (0.101) is greater than 0.01.

Table 4.2.3: Impact of E-ticketing

Sector	*N/P*	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	10	73	121	204	198.78	2	-1.638	.101
	P	4.9	35.8	59.3	100				
Private	*N*	12	55	142	209	215.02	1		
	P	5.8	26.3	67.9	100				

Source: Primary data *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

4.2.4 Impact on E-tax

In Table 4.2.4, the response towards to E-tax services after implementation of information technology is presented and it is clearly indicated in the table that majority of the respondents (45.6 and 59.3 percent) in both sector public as well as private are satisfied with the services of E-Tax whereas, 49 percent in public sector and 35.9 percent private sector respondents are being neutral with the services provided for E-ticket and very few respondents as 5.4 percent in public and 4.8 percent in private are dissatisfied with E-tax services after implementation of IT enabled services.

Table 4.2.4: Impact on E-tax

Sector	*N/P*	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	11	100	93	204	193.07	2	-2.655	.008
	P	5.4	49	45.6	100				
Private	*N*	10	75	124	209	220.60	1		
	P	4.8	35.9	59.3	100				

Source: Survey Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

In addition, mean rank, 193.07 in public and 220.60 in private also represents that private sector bank respondents are more satisfied with E-tax service in comparison of public sector banks. As there is large gap between the mean rank of private and public bank which shows that private sector banks are more adopting to changing scenario of banking sector regarding E-tax services. As Mann-Whitney test result at one percent level of significance shows that there is no significance difference found in the opinion of public and private sector banks respondents for E-tax services after implementation of IT enabled services, as p- value (0.008) is greater than 0.01.

4.2.5 Impact on ATM

Table 4.2.5 represents the response towards to ATM services after implementation of information technology. The result indicates that majority of the respondents i.e. 68.1 in public and 79.5 percent in private are satisfied with ATM services, then there is 30.4 percent respondents in public sector and 17.2 percent private sector who are being neutral with the services provided for ATM and very little number of respondents as 1.5 percent in public and 3.3 percent in private are dissatisfied with ATM services after implementation of IT enabled services. The mean rank is 196.00 in public and 217.73 in private which tells that private sector bank respondents are more satisfied with ATM service in comparison of public sector bank. As there is great gap between the mean rank of private and public banks which shows that private sector banks are more focused on changing scenario of banking sector regarding ATM.

Table 4.2.5: Impact on ATM

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	3	62	139	204	196.00	2	-2.421	0.015
	P	1.5	30.4	68.1	100				
Private	*N*	7	36	166	209	217.73	1		
	P	3.3	17.2	79.5	100				

Source: Survey *****=Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

Moreover, Mann-Whitney test at one percent level of significance shows that there is no significant difference among the opinion of public and private sector banks with regard to ATM services after implementation of IT enabled services, as p- value (0.015) is greater than 0.01.

4.2.6 Impact on smart cards

Table 4.2.6 depicts that 65.2 percent in public sector bank and 42.6 percent in private sector banks respondent are neutral, 31.9 percent in public and 50.7 in private are satisfied and a rare respondents (2.9 percent in public and 6.7 percent in private) are dissatisfied regarding Smart Cards after implementation of IT enable services.

Likewise, the mean rank, 190.55 in public sector and 223.06 in private sector also indicate that the satisfaction level of private sector bank respondents is more than that of public

sector bank. A large gap between the mean ranks of both of the banks can be seen which shows that private sector banks are more motivated in current scenario of banking sector in the matter of smart card services.

Table 4.2.6: Impact on smart cards

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	6	133	65	204	190.55	2	-3.146	0.002
	P	2.9	65.2	31.9	100				
Private	*N*	14	89	106	209	223.06	1		
	P	6.7	42.6	50.7	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

At the same time, Mann-Whitney test at one percent level of significance shows that there is a significant difference found in the opinion of public and private sector banks respondents about smart card services after implementation of IT enabled services, as the p- value (0.002) is less than 0.01 at one percent level of significance.

4.2.7 Impact on demat account

The responses of the respondents towards demat account after implementation of information technology is presented in table 4.2.7. The results point out that a larger part of the respondents i.e. 55.4 percent in public sector are neutral and 48.8 percent in private sector are satisfied as regards to demat account, but very few respondents in both sectors (public as well as private) are dissatisfied with germane to demat account statement after implementation of IT enabled services.

The mean value 201.90 in public and 211.98 in private reveals that the private sector respondents are more satisfied in apropos of demat account statement and private banks are more efficient to open demat account than public sector banks. There is wide scope for public sector banks to improve the facility of demat account to intact the customer base.

Moreover the result of Mann-Whitney shows that there is no significant difference in the opinion of public and private sector respondents with concern to demat account statement. As p-value (0.334) is greater than 0.01 at one percent level of significance and private

sector respondents are more satisfied with Demat Account Statement after implementation of IT in comparison of public sector.

Table 4.2.7: Impact on demat account

Sector	*N/P*	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	7	113	84	204	201.90	2	-0.966	0.334
	P	3.4	55.4	41.2	100				
Private	*N*	16	91	102	209	211.98	1		
	P	7.7	43.5	48.8	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

4.2.8 Impact on mobile banking

Table 4.2.8 displays that in public sector 49.5 percent are satisfied, 45.1 percent are neutral which means they are neither satisfied nor dissatisfied and 5.4 percent are dissatisfied with mobile banking services after implementation of information technology enabled services. While in the private sector 65.1 percent are satisfied, 28.2 percent are neutral and 6.7 percent are dissatisfied with respect to mobile banking services.

Mean value (185.43 in public sector and 228.05 in private) has shown that private sector banks are more efficient for the services provided for mobile banking after implementation of IT. Public sector banks are lagging behind in providing the mobile banking services which is not a good sign for development of public sector.

Table 4.2.8: Impact on mobile banking

Sector	*N/P*	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. value
Public	*N*	12	105	87	204	185.43	2	-4.108	.000
	P	5.4	45.1	49.5	100				
Private	*N*	14	59	136	209	228.05	1		
	P	6.7	28.2	65.1	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

After applying Mann- Whitney rank test, the result reveals that there is significant difference in opinion of public and private sector bank respondents pertaining to mobile banking after implementation of information technology, as the p- value (0.000) is less

than 0.01. The respondents of private sector banks are more satisfied with mobile banking services after implementation of information technology enabled services.

4.2.9 Impact on Internet banking

Table 4.2.9 pinpoints the response of the respondents towards impact on internet banking after implementation of information technology. The result implies that a major number of the respondents (49.5 and 68.4 percent) in both sectors public sector as well as private sector are satisfied with Internet banking, followed by 45.1 percent in public and 26.8 percent in private sector are neutral then 5.4 percent in public sector and 4.8 percent in private sector are dissatisfied relating to internet banking after implementation of information technology.

The mean value 187.98 in public and 225.56 in private specify that private sector banks are more active in providing the services of internet banking after implementation of IT. Private sector bank respondents are more used to the services in comparison to the Public sector banks.

Mann-Whitney rank test, the result also evidences that there is significant difference in opinion of public and private sector bank respondents with regard to internet banking after implementation of information technology, as the p- value (0.000) is less than 0.01. Private sector respondents are more satisfied with mobile banking services after implementation of information technology enabled services.

Table 4.2.9: Impact on internet banking

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	11	92	101	204	187.98	2	-3.699	.000
	P	5.4	45.1	49.5	100				
Private	*N*	10	56	143	209	225.56	1		
	P	4.8	26.8	68.4	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

4.2.10 Impact on Real Time Gross Settlement/National Electronic Fund Transfer (RTGS/NEFT)

The response of the respondents towards RTGS/NEFT after implementation of information technology has been shown in table 4.2.10. The result depicts that more than

half of the respondents i.e. 52.4 percent in public sector and 64.1 percent in private sectors are satisfied with RTGS/NEFT and followed by 47.1 percent in public sector and 31.6 percent in private sector are neutral whereas 0.5 percent in public and 4.3 percent in private are dissatisfied with anent to RTGS/NEFT after implementation of information technology.

Also the Mean value (196.77 in public sector and 216.99 in private) has shown private sector banks are more devoted to services provided for RTGS/NEFT after implementation of information technology.

Table 4.2.10: Impact on Real Time Gross Settlement/National Electronic Fund Transfer (RTGS/NEFT)

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	1	96	107	204	196.77	2	-2.000	.046
	P	.5	47.1	52.4	100				
Private	*N*	9	66	134	209	216.99	1		
	P	4.3	31.6	64.1	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

And then the Mann-Whitney result shows that there is no significance difference in the opinion of the respondents with regards to RTGS/NEFT after implementation of IT in both sectors as p-value (0.046) is greater than 0.01 and private sector respondents are more satisfied with RTGS/NEFT after implementation of IT in comparison of public sector.

4.2.11 Impact on demand draft

Table 4.2.11 highlights the response of the respondents with relating to impact of demand draft after implementation of information technology. The result witnesses that majority of the respondents i.e. 51 percent in public sector and 50.7 percent in private sector are neutral with regard to demand draft and 47.1 percent in public and 43.5 percent in private are satisfied with the services provided by the banks of demand draft. There are very few respondents in both sectors (public as well as private) who are dissatisfied in the case of demand draft after implementation of IT enabled services.

Mean value (212.70 in public sector and 201.44 in private) has shown that there is positive response from public sector for services provided for demand draft after implementation of information technology and private sector lags behind in demand draft services.

Table 4.2.11: Impact on demand draft

Sector	*N/P*	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	4	104	96	204	212.70	1	-1.088	.277
	P	1.9	51	47.1	100				
Private	*N*	12	106	91	209	201.44	2		
	P	5.7	50.7	43.5	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

Additionally Mann-Whitney result shows that there is no significance difference in the opinion of the respondents relating to Demand Draft after implementation of IT in both sectors as p-value (0.277) is greater than 0.01, it can be seen public sector respondents are more satisfied with demand draft after implementation of information technology in comparison of private sector.

4.2.12 Impact on cheque book request

The response of the respondents with reference to cheque book request after implementation of information technology is shown in Table 4.2.12. The result is opposite in both public and private sector as most of the respondents i.e. 53.9 percent in public sector are neutral and 59.8 percent in private sector are satisfied with regard to cheque book request and 44.6 percent in public are satisfied and 37.3 percent in private are neutral with the services provided by the banks of cheque book request, but very few respondents in both sectors (public as well as private) are dissatisfied with germane to cheque book request after implementation of IT enabled services.

Table 4.2.12: Impact on cheque book request

Sector	*N/P*	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	3	110	91	204	192.16	2	-2.858	.004
	P	1.5	53.9	44.6	100				
Private	*N*	6	78	125	209	221.49	1		
	P	2.9	37.3	59.8	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

Mean value (192.16 in public sector and 221.49 in private) has shown private sector banks are performing better than public sector banks for services provided for cheque book request after implementation of information technology.

After applying Mann-Whitney rank test, the results specify that there is significance difference in the cheque book request after implementation information technology, as the p- value (0.004) is less than 0.01. Private sector respondents are more satisfied with cheque book request after implementation of information technology.

4.2.13 Impact on account opening

Table 4.2.13 expresses the response of the respondents apropos of account opening request after implementation of information technology. The result is opposite in both public and private sector as mass number of the respondents i.e.51.5 percent in public sector are neutral then 56percent in private sector are satisfied with regard to account opening request also 46.6 percent in public are satisfied and 39.2 percent in private are neutral with the services provided by the banks of account opening request. While very few respondents which is 2 percent in public sector and 4.8 percent in private sector are dissatisfied with regard to account opening request after implementation of information technology.

Table 4.2.13: Impact on account opening

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	4	105	95	204	198.93	2	-1.544	.123
	P	2	51.5	46.5	100				
Private	*N*	10	82	117	209	214.87	1		
	P	4.8	39.2	56	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

The Mean value (198.93 in public sector and 214.87 in private) has shown that private sector banks are more efficient for the services provided for account opening request after implementation of IT. The results point out that Public sector banks are lagging behind in providing the account opening request services which is not a good sign for development of public sector.

Moreover Mann-Whitney result shows that there is no significance difference among the opinion of the respondents about Account Opening Request after implementation of

information technology in both sectors as p-value (0.123) is greater than 0.01 and private sector respondents are more satisfied with Account Opening Request after implementation of information technology in comparison of public sector banks.

4.2.14 Impact on account statement

Table 4.2.14 presents the response of the respondents with regarding account statement after implementation of information technology. The result shows that greater share of the respondents i.e. 50.5 percent in public sector and 57.9 percent in private sector are satisfied with the matter of account statement and 48.5 percent in public sector though 40.2 percent in private are neutral which means the respondents are neither satisfied nor dissatisfied with the services offered by the banks of account statement. Whereas very few respondents which is 1 percent in public sector and 1.9 percent in private sector are dissatisfied by services relating to account statement after implementation of information technology. Mean value (199.82 in public sector and 214.01 in private) has shown there is positive trend by private sector banks of rendering account statement than public sector banks after implementation of information technology.

Table 4.2.14: Impact on account statement

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	2	99	103	204	199.82	2	-1.391	.164
	P	1	48.5	50.5	100				
Private	*N*	4	84	121	209	214.01	1		
	P	1.9	40.2	57.9	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

Besides, Mann-Whitney result shows that there is no significance difference in the opinion of the respondents with regards to Account Statement after implementation of information technology in both sectors as p-value (0.164) is greater than 0.01 and private sector respondents are more satisfied with account statement after implementation of information technology in comparison of public sector.

4.2.15 Impact on transaction inquiry

In the Table 4.2.15 the response of the respondents with regard to transaction enquiry after implementation of information technology is shown. The result illustrates that the

respondents in public sector are equally satisfied and neutral which is 49 percent and greater part of the respondents are satisfied in private sector which is 61.7 percent with regard to transaction enquiry then 34.5 percent in private sector are neutral with the services provided by the banks of demand draft. Whereas minimum number of respondents in both sectors (public as well as private) are dissatisfied with germane to transaction enquiry after implementation of information technology.

Mean value (194.98 in public sector and 218.73 in private) has shown the result that private sector is performing far much better than public sector with regard to Transaction Inquiry after implementation of information technology.

Table 4.2.15: Impact on transaction inquiry

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z- value	Sig. Value
Public	*N*	4	100	100	204	194.98	2	-2.323	0.020
	P	2	49	49	100				
Private	*N*	8	72	129	209	218.73	1		
	P	3.8	34.5	61.7	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

Accompanying, Mann-Whitney result shows that there is no significance difference in the viewpoint of the respondents with relation to transaction inquiry after implementation of information technology in both sectors as p-value (0.020) is greater than 0.01 and private sector respondents are more satisfied with Transaction Inquiry after implementation of information technology in comparison of public sector.

4.2.16 Impact on loan facility

Table 4.2.16 represents the response of the respondents towards loan facility after implementation of information technology. The result shows that maximum respondents' i.e.70.1 percent in public sector and 47.5 percent in private sector are neutral with regard to loan facility following 26.5 percent in public sector and 44.6 percent in private are satisfied with the services provided by the banks of loan facility. Whereas very few respondents which is 3.4 percent in public sector and 7.8 percent in private sector are dissatisfied with regard to loan facility after implementation of information technology.

Table 4.2.16: Impact on loan facility

Sector	*N/P*	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	12	134	54	204	192.52	2	-2.777	0.005
	P	3.4	70.1	26.5	100				
Private	*N*	16	100	93	209	221.13	1		
	P	7.8	47.6	44.6	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

Mean value (192.52 in public sector and 221.13 in private) has shown that there is not very good performance from both the sectors but still private sector is better than public in providing the service of loan facility after implementation of information technology.

At the same time Mann-Whitney result shows that there is significance difference in the views of the respondents in regards to loan facility after implementation of information technology in both sectors since p-value (0.005) is less than 0.01 so private sector respondents are more satisfied with service of loan facility after implementation of information technology in comparison of public sector.

4.2.17 Impact on cash credit

Table 4.2.17 exhibits the response of the respondents with relation to cash credit after implementation of information technology. The results testify that vast number of the respondents i.e. 70.1 percent in public sector and 48.4 percent in private sector are neutral about cash credit and 26.5 percent in public sector and 45.9 percent in private are satisfied with the services provided by the bank of cash credit. Although very few respondents which is 3.4percent in public sector and 5.7 percent in private sector are dissatisfied with regard to cash credit after implementation of information technology.

Table 4.2.17: Impact on cash credit

Sector	*N/P*	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	7	143	54	204	189.13	2	-3.480	0.001
	P	3.4	70.1	26.5	100				
Private	*N*	12	101	96	209	224.44	1		
	P	5.7	48.4	45.9	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

Mean value (189.13 in public sector and 224.44 in private) has shown that private sector is more efficient with regard to cash credit after implementation of information technology.

After implementing Mann-Whitney rank test, result describes that there is significance difference in the opinion of the respondents with regards to cash credit after implementation of information technology in both sectors as p-value (0.001) is less than 0.01 and private sector respondents are more satisfied with service of cash credit after implementation of information technology then that of public sector.

4.2.18 Impact on O/D facility

Table 4.2.18 reveals the response of the respondents about overdraft facility after implementation of information technology. The result highlights that major population of the respondents' i.e.82.4 percent in public sector and 58.9 percent in private sector are neutral with regard to overdraft facility whereas 16.2 percent in public sector and 32.1 percent in private are satisfied with the services provided by the banks of overdraft facility and very few respondents which is 1.5percent in public sector and 9.1 percent in private sector are dissatisfied with regard to overdraft after implementation of information technology.

Mean value (197.32 in public sector and 216.44 in private) has shown that private sector banks are performing much better than public sector with regard to O/D facility after implementation of information technology.

Then the Mann-Whitney result shows that there is no significance difference in the opinion of the respondents with regards to O/D facility after implementation of information technology in both sectors as p-value (0.041) is greater than 0.01 and private sector respondents are more satisfied with O/D facility after implementation of IT in comparison of public sector.

Table 4.2.18: Impact on O/D facility

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	3	168	33	204	197.32	2	-2.041	0.041
	P	1.5	82.4	16.2	100				
Private	*N*	19	123	67	209	216.44	1		
	P	9.1	58.9	32.1	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

4.2.19 Impact on travelers cheques

Table 4.2.19 point out the response of the respondents in the matter of traveler cheques after implementation of information technology. The result demonstrates that majority of the respondent's i.e. 79.4 percent in public sector and 56.9 percent in private sector are neutral in case of travelers' cheque and 18.1 percent in public sector then the 38.8 percent in private are satisfied with the services provided by the banks of travelers' cheque. Whereas least respondents which is 2.5 percent in public sector and 4.3 percent in private sector are dissatisfied with regard to travelers cheque after implementation of information technology.

Mean value (187.57 in public sector and 225.97 in private) has shown that there is no such a positive response from both the sectors but still private sector banks are more efficient than the public sector banks after implementation of travelers' cheques after implementation of information technology.

Table 4.2.19: Impact on travelers cheques

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	5	162	37	204	187.57	2	-4.018	0.000
	P	2.5	79.4	18.1	100				
Private	*N*	9	119	81	209	225.97	1		
	P	4.3	56.9	38.8	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

Further Mann-Whitney result explains that there is significance difference in the opinion of the respondents with regards to travelers' cheque after implementation of information technology in both sectors as p-value (0.000) is greater than 0.01 and private sector respondents are more satisfied with travelers' cheque after implementation of information technology in comparison of public sector.

4.2.20 Impact on third party transfer

Table 4.2.20 covers the response of the respondents with regard to third party transfer services after implementation of information technology. The result implies that majority of the respondents' i.e. 65.2 percent in public sector and 50.7 percent in private sector has neutral views for third party transfer and 32.8 percent in public sector and 45 percent in private are satisfied with the services provided by the banks of third party transfer.

Whereas minor number of respondents which is 2 percent in public sector and 4.3 percent in private sector are dissatisfied with regard to third party transfer after implementation of information technology.

Table 4.2.20: Impact on third party transfer

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	4	133	67	204	196.22	2	-2.099	0.036
	P	2	65.2	32.8	100				
Private	*N*	9	106	94	209	217.53	1		
	P	4.3	50.7	45	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

Mean value (196.22 in public sector and 217.53 in private) has shown that private sector is more efficient than public with regard to third party transfer after implementation of information technology.

Furthermore Mann-Whitney result proves that there is no significance difference in the opinion of the respondents with regards to third party transfer after implementation of information technology in both sectors as p-value (0.36) is greater than 0.01 and private sector respondents are more satisfied with third party transfer after implementation of IT in comparison of public sector.

4.2.21 Impact on new deposit scheme

Table 4.2.21 portrays the response of the respondents relevant to new deposit schemes services after implementation of information technology. The result indicates that remarkable of the respondents i.e. 65.2 percent in public sector and 56.5 percent in private sector are neutral with their views on new deposit schemes and 31.9 percent in public sector and 36.8 percent in private are satisfied with the services provided by the banks of new deposit scheme. Although a few respondents which is 2.9 percent in public sector and 6.7 percent in private sector are dissatisfied with reference to new deposit scheme after implementation of information technology.

Mean value (204.63 in public sector and 209.32 in private) has shown that private sector is more efficient with regard to new deposit scheme after Implementation of information technology.

Table 4.2.21: Impact on new deposit scheme

Sector	*N/P*	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	6	133	65	204	204.63	2	-0.466	0.641
	P	2.9	65.2	31.9	100				
Private	*N*	14	118	77	209	209.32	1		
	P	6.7	56.5	36.8	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

As well the Mann-Whitney result shows that there is no significance difference in the opinion of the respondents against New Deposit Scheme after implementation of IT in both sectors as p-value (0.641) is greater than 0.01 and private sector respondents are more satisfied with new deposit scheme after implementation of IT in comparison of public sector.

4.2.22 Impact on electronic fund transfer (EFT) after implementation of information technology

Table 4.2.22 expresses the response of the respondents with regard to EFT after implementation of IT enabled services after implementation of information technology. The result tells that maximal number of the respondents i.e. 69.6 percent in public sector and 56 percent in private sector are neutral with regard to EFT after implementations of IT enabled services and 29.9 percent in public sector and 42.1 percent in private are satisfied with the services provided by the EFT after implementations of IT enable Services. While minimum respondents which is 0.5percent in public sector and 1.9 percent in private sector are dissatisfied with regard to EFT after implementation of IT enable services and after implementation of information technology.

Table 4.2.22: Impact on electronic fund transfer

Sector	*N/P*	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	1	142	61	204	105.35	2	-1.736	0.020
	P	.5	69.6	29.9	100				
Private	*N*	4	117	88	209	218.37	1		
	P	1.9	56	42.1	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

Mean value (105.35 in public sector and 218.37 in private) has shown that private sector is more efficient than public with regard to EFT after implementation of IT enable Services and after implementation of information technology.

In addition, Mann-Whitney result shows that there is no significance difference in the opinion of the respondents with regards to EFT after implementation of IT services in both sectors as p-value (0.020) is greater than 0.01 and private sector respondents are more satisfied with EFT after implementation of IT in comparison of public sector.

4.2.23 Impact on Western Union Money Transfer (WUMT)

Table 4.2.23 specifies the response of the respondents regarding WUMT after implementation of IT enabled services and after implementation of information technology. The result shows that supreme number of the respondents i.e. 80.9 percent in public sector and 60.8 percent in private sector are neutral with regard to WUMT after implementations of IT enable services and 18.1 percent in public sector and 31.1 percent in private are satisfied with the services provided by the WUMT. Whereas very short number of respondents which is one percent in public sector and 7.7 percent in private sector are dissatisfied with WUMT and after implementation of information technology.

Mean value (198.80 in public sector and 215.00 in private) has shown that private sector banks are performing much better than public sector with regard to WUMT and after implementation of information technology.

Table 4.2.23: Impact on Western Union Money Transfer (WUMT)

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	2	165	37	204	198.80	2	-1.736	0.083
	P	1	80.9	18.1	100				
Private	*N*	16	127	66	209	215.00	1		
	P	7.7	60.8	31.5	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

Moreover, Mann-Whitney result shows that there is no significance difference in the opinion of the respondents with regards to WUMT and after implementation of information technology in both sectors, as p-value (0.083) is greater than 0.01 and private

sector respondents are more satisfied with WUMT after implementation of IT in comparison of public sector.

4.2.24 Impact on Safe Custody

Table 4.2.24 depicts the response of the respondents with regard to Safe custody after implementation of IT enabled services and after implementation of information technology. The results expose that majority of the respondents i.e. 55.9 percent in public sector and 52.7 percent in private sector are neutral in regard to safe custody after implementation of IT enable services and 40.2 percent in public sector and 41.1 percent in private are satisfied with the services provided by the banks of safe custody after implementation of IT enable services. Further very few respondents which is 3.9 percent in public sector and 6.2 percent in private sector are dissatisfied with regard to Safe custody after implementations of IT enable services.

Table 4.2.24: Impact on safe custody

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	8	114	82	204	207.48	1	-0.092	0.927
	P	3.9	55.9	40.2	100				
Private	*N*	13	110	86	209	206.53	2		
	P	6.2	52.7	41.1	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

Mean value (207.48 in public sector and 206.53 in private) has shown that private sector is more efficient with regard to safe custody after implementation of IT enable services and after Implementation of information technology.

Moreover, from the results of Mann-Whitney it is found that there is no significance difference among the opinion of the respondents with respect to safe custody after implementation of IT in both sectors as p-value (0.927) is greater than 0.01 and private sector respondents are more satisfied with safe custody after implementation of IT in comparison of private sector.

4.2.25 Impact on Mutual Funds

Table 4.2.25 shows the response of the respondents with relation to mutual funds services and after implementation of information technology. The result describes that a great

percentage of the respondents i.e.74.5 percent in public sector and 61.2 percent in private sector has neutral response towards mutual funds after implementation of IT and 22.1 percent in public sector and 34.5 percent in private are satisfied with the services provided by the banks of Mutual Funds after implementation of IT enabled services. Then there are very few respondents which is 3.4 percent in public sector and 4.3 percent in private sector who are dissatisfied with regard to Mutual Funds after implementation of IT enabled services and after implementation of information technology.

Table 4.2.25: Impact on mutual funds

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	7	152	45	204	195.21	2	-2.431	0.15
	P	3.4	74.5	22.1	100				
Private	*N*	9	128	72	209	218.51	1		
	P	4.3	61.2	34.5	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

Mean value (195.21 in public sector Mutual Funds after implementation of IT enabled services after Implementation of information technology and 218.51 in private sector) has shown that private sector is more efficient in the matter of Mutual Funds after implementation of IT enabled services.

At the same time Mann-Whitney result shows that there is no significance difference in the opinion of the respondents with regards to Mutual Funds after implementation of IT in both sectors as p-value (0.15) is greater than 0.01 and private sector respondents are more satisfied with Mutual Funds after implementation of IT in comparison of public sector

4.2.26 Impact on process payroll

Table 4.2.26 highlights the response of the respondents relating to process payroll after implementation of IT enabled services and after implementation of information technology. The results represent that maximum respondents i.e. 80.4 percent in public sector and 66.5 percent in private sector has neutral response for process payroll after implementation of IT enabled services, next 18.1 percent in public sector and 26.8 percent in private sector are satisfied with the services provided by the banks in process payroll after implementation of IT enabled services. Whereas very limited respondents which is 1.5 percent in public sector and 6.7 percent in private sector are dissatisfied with regard to

process payroll after implementation of IT enabled services and after implementation of information technology.

Mean value (202.56 process payroll after implementation of IT enabled services and after Implementation of information technology in public sector and 211.33 in private) has shown that private sector is more efficient with regard to process payroll after implementation of IT enabled services.

Table 4.2.26: Impact on process payroll

Sector	***N/P***	Dissatisfied	Neutral	Satisfied	Total	Mean Rank	Rank	Z-Value	Sig. Value
Public	*N*	3	164	37	204	202.56	2	-0.970	0.332
	P	1.5	80.4	18.1	100				
Private	*N*	14	139	56	209	211.33	1		
	P	6.7	66.5	26.8	100				

Source: Survey *****Significant at 1% level
Note: N denotes the number of respondents and P denotes for percentage

Accompanying, Mann-Whitney result shows that there is no significance difference in the opinion of the respondents with regards to process payroll after implementation of IT in both sectors as p-value (0.332) is greater than 0.01 and private sector respondents are more satisfied with process payroll after implementation of IT as compared to that of public sector.