

# A STUDY ON CONSUMER AWARENESS OF E-BANKING SERVICES IN PUBLIC SECTOR BANKS IN COIMBATORE DISTRICT

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## ABSTRACT

*Consumer awareness is the basic for the success of any product or service. In this connection, this study aims to find out the consumer awareness of e-banking services provided by the public sector banks in Coimbatore district. For this study 458 customers of various banks were selected as samples based on convenient sampling method. The data were collected from the respondents using interview schedules. This study focused on the consumer awareness on e-banking, Internet banking, mobile banking, real time gross settlement, electronic fund transfer, NEFT, ECS. For analysis purpose percentage analysis and score ranking methods were used.*

*Key words: Consumer awareness, e-banking services, Coimbatore district, banking services*

## 1.1 Introduction

Information Technology has become a necessary tool in today's organizations. Banks today operate in a highly globalized, liberalized, privatized and a competitive environment. In order to survive in this environment banks have to use Information technology. Information technology has introduced new business paradigm. It is increasingly playing a significant role in improving the services in the banking industry. Indian banking industry has witnessed a tremendous developments due to sweeping changes that are taking place in the information technology. Electronic banking has emerged from such an innovative development. Modern technology is seen as a panacea for most of the ills that the banking sector faces today. Even at present, India is a relative unbanked country as the credit to GDP ratio is one of the lowest in the developing economies. So banks are facing the dual challenge of increasing penetration and high growth trajectory. The banking industry can kill two birds with one stone that is with help of technology. Tremendous progress took place in the field of technology which has reduced the world to a global village and it has brought remarkable changes in the banking industry. Branch banking in the brick and mortar mode has been transformed into click and order channel mode.

Online banking, also known as internet banking, E- Banking or virtual banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services.

To access a financial institution's online banking facility, a customer with internet access would need to register with the institution for the service, and set up a password and other credentials for customer verification. The credentials for online banking is normally not the same as for telephone or mobile banking. Financial institutions now routinely allocate customers numbers, whether or not customers have indicated an intention to access their online banking facility. Customer numbers are normally not the same as account numbers, because a number of customer accounts can be linked to the one customer number. Technically, the customer number can be linked to any account with the financial institution that the customer controls, though the financial institution may limit the range of accounts that may be accessed to, say, cheque, savings, loan, credit card and similar accounts.

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The customer visits the financial institution's secure website, and enters the online banking facility using the customer number and credentials previously set up. The types of financial transactions which a customer may transact through online banking are determined by the financial institution, but usually includes obtaining account balances, a list of the recent transactions, electronic bill payments and funds transfers between a customer's or another's accounts. Most banks also enable a customer to download copies of bank statements, which can be printed at the customer's premises (some banks charge a fee for mailing hard copies of bank statements). Some banks also enable customers to download transactions directly into the customer's accounting software. The facility may also enable the customer to order a cheque book, statements, report loss of credit cards, stop payment on a cheque, advise change of address and other routine actions.

### 1.1.1 Traditional Banking Vs E-Banking

| Basis of Difference | Traditional Banking  | Internet Banking  |
|---------------------|--|---|
| Presence            | Banks exist physically for serving the customers,  | Internet banks do not have physical presence as services are provided online.   |
| Time                | It consumes a lot of time as customers have to visit banks to carry out bank transactions like — checking bank balances, transferring money from one account to another. | It does not consume time as customers do not have to visit banks to check bank balances or to transfer money from one account to another. Customers can access their account readily from anywhere with a computer and internet access.                                 |
| Accessibility       | People have to visit banks only during the working hours.  | Internet banking is available at any time and it provides 24 hours access.  |
| Security            | Traditional banking does not encounter e-security threats.   | Online banking is the tempting target for hackers. Security is one of the problems faced by customers in accessing accounts through internet.   |
| Finance Control     | Customers who often travel abroad cannot pay close attention and control of their finances.  | Customers who often travel abroad can have greater control over their finances.   |
| Expensive           | Customers have to spend money for visiting banks.  | Customers do not have to spend money for visiting banks. They can avoid bank charges that may be charged for certain teller transactions or when they pay bills electronically — directly from their account to the merchant. It helps to save money on postal charges. |
| Cost                | The cost incurred by traditional banks includes a lot of operating and fixed costs.  | Such costs are eliminated as the banks do not have physical presence.   |
| Customer Service    | In traditional banks, the employees and clerical staff of the bank can attend only few customers at a time.  | In online banking, the customers do not have to stand in queues to carry out certain bank transactions.   |
| Contact             | Customers can have face to face contact in traditional banking.  | Customers can have only electronic contacts.  |

### 1.2 Statement of the problem

E-banking draws a great attention in the banking industry. This is because e-banking reflects the internet. Several major banks in India are offering e-banking services. Thus e-banking becomes an important part of the Indian banking sector. So it is important to know the awareness of the e-banking in customers of the bank.

### 1.3 Objectives of the Study

The following are the objectives of the study.

1. To study the demographic background of the respondents.
2. To analyze the customer's awareness regarding E-Banking services.

#### 1.4 Scope of the study

The aim of the study is to assess the e-banking service of banks in Coimbatore District the efforts have been taken to identify e-banking facilities account holders how they are availing the facilities. The study also highlights the level of awareness of the customers regarding the various e-banking services. This study is also extended further to cover the influence of socio-economic variables on the awareness level of the customers. Moreover e-banking product-wise awareness level of the customers has also been studied.

#### 1.5 Review of literature

**Kleiner, et al (1996)** opined that applications of modern technology helped service excellence, by improving operating processes and helping to gather and collate more information both about and for the customers, so that the banks can provide customers with better and more appropriate services.

**Fillotte,et al (1997)** stated that increased competition in the financial services sector has forced even the most reluctant institutions to analyze the opportunities offered by new technologies in the delivery of financial products.

**Fain and Roberts (1997)** proposed that the relative advantage is poor since online banking does not offer any task not previously available. They suggested that the tradition barrier in electronic banking arises as it is not the way consumers are accustomed to paying bills. Therefore, it may be that in internet and mobile banking the barrier exists among those consumers who simply prefer to deal directly with the bank instead of learning to use new technologies.

**Das, Abhiman (1997)** examined the efficiency of public sector banks nationalization using longitudinal data. The findings indicated that banks of SBI group are more efficient than the nationalized banks. The main source of inefficiency was found to be technical in nature than locative. It has concluded that inefficiency in public sector banks is mainly due to underutilization or wasting of resources rather than incorrect input combinations.

#### RESEARCH METHODOLOGY:

The study was based on both primary and secondary data which were collected through various sources. In order to collect the primary data from the sample customers of Public Sector Banks, the interview schedule was developed. The secondary data were collected from journals, books, websites, and magazines. Study was conducted with sample of 458 customers Area of the study was Coimbatore District, so the sample customers were selected from Coimbatore district banks. The customers were selected on the basis of convenient sampling method. Through Interview scheduler data were collected from the respondents. Collected data were analysed with the help of percentage analysis and score ranking method.

#### Analysis and interpretation:

**Table 1**  
**Demographic factors of respondents**

|                |                       | No. of Respondents | Percentage  |
|----------------|-----------------------|--------------------|-------------|
| Age            | <b>Below 30</b>       | <b>146</b>         | <b>31.9</b> |
|                | 31 - 40               | 145                | 31.7        |
|                | 41 -50                | 130                | 28.4        |
|                | Above 50              | 37                 | 8.1         |
| Gender         | <b>Male</b>           | <b>403</b>         | <b>88</b>   |
|                | Female                | 55                 | 12          |
| Area           | Rural                 | 145                | 31.7        |
|                | <b>Semi urban</b>     | <b>165</b>         | <b>36</b>   |
|                | Urban                 | 148                | 32.3        |
| Marital Status | <b>Married</b>        | <b>331</b>         | <b>72.3</b> |
|                | Unmarried             | 127                | 27.7        |
| Family Type    | Joint Family          | 201                | 43.9        |
|                | <b>Nuclear Family</b> | <b>257</b>         | <b>56.1</b> |

|                          |                         | No. of Respondents | Percentage  |
|--------------------------|-------------------------|--------------------|-------------|
| Education                | <b>Graduate</b>         | <b>258</b>         | <b>56.3</b> |
|                          | Professional            | 200                | 43.7        |
| Occupation               | <b>Self Employed</b>    | <b>201</b>         | <b>43.9</b> |
|                          | Government Employee     | 55                 | 12          |
|                          | Private Employee        | 91                 | 19.9        |
|                          | Professional            | 74                 | 16.2        |
|                          | Business                | 37                 | 8.1         |
| Account type             | <b>Savings Bank A/C</b> | <b>440</b>         | <b>96.1</b> |
|                          | Current A/C             | 18                 | 3.9         |
| Years of holding A/c     | Up to 2 yrs             | 90                 | 19.7        |
|                          | 3-5 yrs                 | 19                 | 4.1         |
|                          | <b>Above 5 yrs</b>      | <b>349</b>         | <b>76.2</b> |
| Years of using e-banking | Less than 1year         | 165                | 36          |
|                          | <b>1 – 3year</b>        | <b>183</b>         | <b>40</b>   |
|                          | Above 3year             | 110                | 24          |
| Total                    |                         | 458                | 100         |

Source: Primary Data

The above table shows that 31.9% of respondents are in the age group of Below 30, 88% of respondents are male, 36% of respondents are in semi urban area, 72.3% of respondents are married, 56.1% of respondents are from nuclear family, 56.3% of respondents are graduates, 43.9% of respondents are self employed persons, 96.1% of respondents are having savings a/c 76.2% of respondents are having an account above 5 years and 40% of respondents are using e-banking facility between 1 to 3 years.

**Table 2**  
**Awareness level of the respondents towards Internet Banking**

| S.No | Features  | VLE | LE  | M   | HE  | VHE | Score | Rank |
|------|---|-----|-----|-----|-----|-----|-------|------|
| 1.   | Information about various products & services   | 145 | 36  | 239 | 0   | 38  | 1124  | 15   |
| 2.   | Customer's queries through E-mail               | 18  | 38  | 311 | 91  | 0   | 1391  | 5    |
| 3.   | Standing instruction to pay utility bills       | 56  | 146 | 201 | 36  | 19  | 1190  | 13   |
| 4.   | Downloading of application for various services | 74  | 111 | 145 | 91  | 37  | 1280  | 9    |
| 5    | Information about a/c balance                   | 56  | 55  | 129 | 54  | 164 | 1589  | 2    |
| 6.   | Information about previous transaction          | 18  | 91  | 129 | 183 | 37  | 1504  | 3    |
| 7.   | Purchase & sale of securities                   | 72  | 202 | 110 | 37  | 37  | 1139  | 14   |
| 8.   | Stop payment & sale of securities               | 219 | 74  | 73  | 73  | 19  | 973   | 20   |
| 9.   | Online booking                                  | 18  | 164 | 238 | 0   | 38  | 1250  | 11   |
| 10.  | Online purchase                                 | 36  | 127 | 203 | 36  | 56  | 1323  | 7    |
| 11.  | Requisition of cheque book                      | 73  | 55  | 238 | 36  | 56  | 1321  | 8    |
| 12.  | Requisition for opening a/c & bank              | 128 | 72  | 74  | 165 | 19  | 1249  | 12   |

| S.No | Features   | VLE | LE  | M   | HE  | VHE | Score | Rank |
|------|--|-----|-----|-----|-----|-----|-------|------|
|      | guarantee  |     |     |     |     |     |       |      |
| 13.  | Queries on status of pending request               | 110 | 201 | 56  | 73  | 18  | 1062  | 18   |
| 14.  | Transfer of funds form one a/c to another          | 127 | 91  | 203 | 18  | 19  | 1085  | 17   |
| 15.  | Charges for all transactions are transparent       | 110 | 165 | 147 | 18  | 18  | 1043  | 19   |
| 16.  | Keeping secrecy of user ID, password etc           | 37  | 109 | 257 | 18  | 37  | 1283  | 10   |
| 17.  | Enquiries on TDS                                   | 38  | 73  | 220 | 127 | 0   | 1352  | 6    |
| 18.  | Service offered at free of cost                    | 37  | 18  | 149 | 72  | 182 | 1718  | 1    |
| 19.  | Facility to operate the a/c from a/c form anywhere | 0   | 54  | 294 | 73  | 37  | 1467  | 4    |
| 20.  | Receiving banking industry news                    | 74  | 200 | 130 | 36  | 18  | 1098  | 16   |
|      |  |     |     |     |     |     | 25441 |      |

(Source: Primary Data)

Note: VLE-Very Little Extent, LE-Little Extent, M-Moderate, HE-Highly Extent, VHE-Very Highly Extent.

It is learnt that Table 2 shows awareness level of sample respondents towards Internet banking service offered at free of cost secured maximum score 1718 followed by the information about account balance secured the score 1589. Charges for all transactions are transparent secured least score 12043. Stop payment and sale of securities secured the least score 973. The majority of the respondents are aware of the services offered at free of cost.

**Table 3**

**Awareness level of the respondents towards Mobile banking**

| S.No | Features   | VLE | LE  | M   | HE  | VHE | Score | Rank |
|------|--|-----|-----|-----|-----|-----|-------|------|
| 1    | Balance of a/c                                   | 149 | 18  | 200 | 0   | 91  | 1240  | 11   |
| 2    | Mobile alerts when debit & credit                | 93  | 74  | 200 | 54  | 37  | 1242  | 9    |
| 3    | Mini- statement of a/c                           | 111 | 0   | 165 | 127 | 55  | 1389  | 4    |
| 4    | Requisition for cheque book                      | 75  | 219 | 109 | 18  | 37  | 1097  | 6    |
| 5    | Transfer of fund                                 | 200 | 74  | 91  | 18  | 75  | 1068  | 18   |
| 6    | Utility bills can be paid                        | 93  | 109 | 145 | 74  | 37  | 1227  | 13   |
| 7    | Access of a/c through e-mail                     | 37  | 94  | 126 | 164 | 37  | 1444  | 2    |
| 8    | ATM may be used for mobile banking               | 110 | 0   | 293 | 36  | 19  | 1228  | 12   |
| 9    | On-line registration for availing mobile banking | 18  | 93  | 310 | 18  | 19  | 1301  | 7    |
| 10   | Information on deposit interest rate             | 128 | 127 | 111 | 92  | 0   | 1083  | 17   |
| 11   | Information on location of branches & ATM        | 92  | 37  | 256 | 73  | 0   | 1226  | 14   |
| 12   | Receiving fax & e-mail from bank & to banks      | 181 | 110 | 129 | 0   | 38  | 978   | 20   |
| 13   | Debit card application form                      | 110 | 110 | 55  | 37  | 146 | 1373  | 6    |



| S.No | Features   | VLE | LE  | M   | HE  | VHE | Score | Rank |
|------|--|-----|-----|-----|-----|-----|-------|------|
| 14   | Status of cheque issued & deposited for collection | 130 | 72  | 165 | 72  | 19  | 1012  | 19   |
| 15   | Information about charges related to customer a/c  | 0   | 148 | 182 | 0   | 128 | 1482  | 1    |
| 16   | Status of ATM card swallows/ captured              | 92  | 55  | 202 | 109 | 0   | 1244  | 8    |
| 17   | Requisition for new PIN for debit card             | 112 | 145 | 90  | 38  | 73  | 1189  | 15   |
| 18   | Requisition for new password for internet banking  | 94  | 55  | 254 | 0   | 55  | 1241  | 10   |
| 19   | Change of mobile banking password                  | 111 | 18  | 110 | 184 | 35  | 1388  | 5    |
| 20   | Information about Demat a/c                        | 112 | 54  | 92  | 72  | 128 | 1424  | 3    |
|      |  |     |     |     |     |     | 24876 |      |

(Source: Primary Data)

It is observed from the Table 3 shows awareness level of sample respondents towards mobile banking. Information about charges related to customer account secured maximum score 1482 followed by the access of account through e-mail secured the score 1444. Status of cheque issued deposited for collection secured least score 1012. Receiving fax and e-mail from banks to banks secured the score 978. The majority of the respondents are aware of information about charges related to customer account.

**Table 4**  
**Awareness Level of the respondents about the Real Time Gross Settlement**

| S.No | Features  | VLE | LE  | M   | HE  | VHE | Score | Rank |
|------|---|-----|-----|-----|-----|-----|-------|------|
| 1    | Minimum amount to be remitted is Rs 100000                        | 238 | 75  | 72  | 0   | 73  | 969   | 9    |
| 2    | No upper ceiling for RTGS transaction                             | 56  | 128 | 202 | 36  | 36  | 1242  | 6    |
| 3    | Used by retail & corporate customers                              | 56  | 54  | 73  | 220 | 55  | 1538  | 2    |
| 4    | Settlement is taken place within 2 hours                          | 38  | 36  | 202 | 18  | 164 | 1608  | 1    |
| 5    | Settlement being effecter in Mumbai                               | 56  | 72  | 275 | 36  | 19  | 1264  | 5    |
| 6    | Settlement of funds is final & irrevocable                        | 38  | 236 | 147 | 18  | 19  | 1118  | 8    |
| 7    | Funds settled can be used immediately                             | 56  | 18  | 184 | 181 | 19  | 1463  | 4    |
| 8    | Inter bank, customer & net clearing transaction can be settled    | 56  | 129 | 55  | 72  | 146 | 1497  | 3    |
| 9    | High value & retail payment can be effected                       | 93  | 202 | 54  | 72  | 37  | 1132  | 7    |
| 10   | Service time 9am to 4pm on week days & 9am to 12 noon on Saturday | 220 | 18  | 220 | 0   | 0   | 916   | 10   |
|      |   |     |     |     |     |     | 12747 |      |

(Source: Primary Data)

It is clear from Table 4 shows that awareness level of sample respondents towards Real Time Gross Settlement is taken place within 2 hrs secured maximum score 1608 followed by the used by retail and corporate customers secured the score 1538. Minimum amount to be remitted is Rs 1,00,000 secured the least score 969. Service time 9am to 12 noon on Saturday secured the score 916. The majority of the respondents aware of settlement is taken place within 2 hrs.

**Table 5****Awareness level of respondents towards Electronic Fund Transfer**

| S.No | Features  | VLE | LE  | M   | HE  | VHE | Score | Rank |
|------|---|-----|-----|-----|-----|-----|-------|------|
| 1    | Funds can be transferred from one bank to another bank & one branch to another branch | 183 | 18  | 202 | 36  | 19  | 1064  | 4    |
| 2    | Transferred from any place on the world   | 38  | 221 | 144 | 18  | 37  | 1169  | 3    |
| 3    | Maximum transfer amount Rs 2crore   | 56  | 73  | 183 | 127 | 19  | 1354  | 2    |
| 4    | Once transaction is uploaded, it is final   | 74  | 112 | 127 | 18  | 127 | 1386  | 4    |
|      |   |     |     |     |     |     | 4973  |      |

(Source: Primary Data)

It is noted from Table 5 shows awareness level of sample respondents towards Electronic fund Transfer. Once transaction is uploaded it is final secured maximum score 1396 followed by the maximum transfer amount Rs 2crore secured the score 1354. Transferred from any place on the world secured the least score 1169. Funds can be transferred from one bank to another bank and one branch to another branch secured the score 1064. The majority of the respondents are aware of once transaction is uploaded it is final.

**Table 6****Awareness level of respondents towards NEFT**

| S.No | Features  | VLE | LE  | M   | HE  | VHE | Score | Rank |
|------|---|-----|-----|-----|-----|-----|-------|------|
| 1    | No upper limit  | 37  | 199 | 149 | 0   | 73  | 1247  | 5    |
| 2    | Four batches 9.30am,10.30am,12 noon,4.00pm (transfer time)            | 0   | 55  | 330 | 36  | 37  | 1429  | 2    |
| 3    | Service charges Rs.1.50 per Rs 1000. Minimum Rs.25 & maximum Rs. 1500 | 55  | 56  | 148 | 181 | 18  | 1425  | 3    |
| 4    | Pay order issued once cannot be revoked                               | 19  | 92  | 127 | 74  | 146 | 1610  | 1    |
| 5    | Service at free of cost   | 75  | 145 | 146 | 55  | 37  | 1208  | 6    |
| 6    | IFTSC number must   | 55  | 111 | 128 | 164 | 0   | 1317  | 4    |
|      |   |     |     |     |     |     | 8236  |      |

(Source: Primary Data)

It is observed from the above Table 6 shows awareness level of sample respondents towards NEFT. Pay order issued once cannot be revoked secured maximum score 1610 followed by four batches 9.30am, 10.30am, 12 noon, 4.00pm transfer time secured the score 1429. No upper limit secured the score 1247. Service at free of cost secured the score 1208. The majority of the respondents are aware of pay order issued once cannot be revoked.

**Table 7****Awareness level of respondents towards ECS**

| S.No | Features  | VLE | LE | M   | HE  | VHE | Score | Rank |
|------|---|-----|----|-----|-----|-----|-------|------|
| 1    | Used for bulk & repetitive credit push payment such as payment of salary, | 55  | 0  | 220 | 127 | 56  | 1503  | 2    |

|   |  |    |     |     |     |     |      |   |
|---|--|----|-----|-----|-----|-----|------|---|
|   | dividend etc   |    |     |     |     |     |      |   |
| 2 | Maximum limit is 500000  | 0  | 148 | 237 | 36  | 37  | 1336 | 4 |
| 3 | Permanent reg.no.is allotted by RBI                                | 0  | 18  | 238 | 183 | 19  | 1577 | 1 |
| 4 | Used for payment of credit-pull transactions such as utility bills | 75 | 54  | 164 | 37  | 128 | 1463 | 3 |
|   |  |    |     |     |     |     | 5879 |   |

(Source: Primary Data)

It is learnt from Table 7 shows the awareness level of sample respondents towards electronic clearing services. Permanent reg .no is allotted by RBI secured maximum score 1577 followed by used for bulk and repetitive credit push payment such as payment of salary, dividend etc. secured the score 1503. Used for payment of credit pull transactions such as utility bills secured the score 1463. Maximum limit is Rs 5,00,000 secured the least score 1336. The majority of the respondents are aware of permanent reg.no is allotted by RBI.

#### Findings:

1. The above table shows that 31.9% of respondents are in the age group of Below 30, 88% of respondents are male, 36% of respondents are in semi urban area, 72.3% of respondents are married, 56.1% of respondents are from nuclear family, 56.3% of respondents are graduates, 43.9% of respondents are self employed persons, 96.1% of respondents are having savings a/c 76.2% of respondents are having a account above 5 years and 40% of respondents are using e-banking facility between 1 to 3 years.
2. The awareness level of internet banking of the sample respondents on various factors of e-banking services offered at free of cost secured the highest score of 1718.
3. The awareness level of mobile banking of the sample respondents on various factors of e-banking services information about charges related to respondents account secured the highest score of 1482.
4. The awareness level of RTGS of the sample respondents on various factors of e-banking services settlement is taken place within 2hours secured the highest score of 1608.
5. The awareness level of EFT of the sample respondents on various factors of e-banking once transaction is uploaded it is final secured the highest score of 1386.
6. The awareness level of NEFT of the sample respondents on various factors of e-banking pay order issued once cannot be revoked secured the highest score of 1610.
7. The awareness of debit and credit clearing services of various factors of e-banking permanent reg. no is allotted by RBI secured the highest score of 1577.

#### Conclusion

The introduction of zero balance accounting scheme to all citizens by government of India increase the corporate social responsibility of banking sector as nationally important one. It extends the scope of banking services from management of customers' money to administration and disbursement of government fund to beneficiaries under various schemes, in addition to it, Industrialisation rapid growth of urbanisation, online trading, increased numbers of usage of debit/credit card result the complexity of work in banking sector. The manual work is not quick and precise. The solution of the puzzled workload only through automation and e-banking services and keeping easily availability of these services to all strata of public which needs lot of training and awareness programmes both to existing employees and customers. In this connection relationship between management and customers utilising e-banking services the emerging problems are to be redefined from its originality to provide the services to all type of customers in all location. In other words millions and millions of e-banking customers totally depends upon the e-banking services, not only for their bread and butter but also for their necessities of luxury goods. So it is evidenced that the Indian banking scenario is under the changing process from man to machine and also in the nature of progressing in privatisation to automation.

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