

E-Services of Commercial Banks: A New Gateway for E-Age Generation

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In the post-LPG era and information technology, transformation is taking place in Indian banks with different parameters and in this era contours of banking services dynamically altering the face of banking services and the banks are stepping towards e-banking from traditional banking.

On the basis of five point likert type scale, the present paper empirically analyzes the quality of e-banking services in the changing environment. With different statistical tools like weighted average method, ranking etc., the paper concludes that most of the customers of e-banks are satisfied from the different e-channels and their services but lack of awareness is a major obstacle in the spread of more e-banking services. At the end, the paper suggests some measures to make e-banking services more effective in the future.

I. INTRODUCTION

In the post-reforms period, Indian banking is passing through crucial stages. There is a paradigm shift in different parameters of transformation. Many internal and external factors are responsible for this bank transformation. A huge competition (inter and intra-bank group), global forces are compelling the banks to make radical changes in their day-to-day functioning. WTO, another dimension forcing the banks to make internal and external changes to meet the e-age challenges.

IT is a crucial parameter for transformation in structure, work-culture, functioning, HRD and business re-engineering. E-banking services are replacing traditional services and creating a new scale in transformation. In the initial stage, e-channels were introduced in metropolitan cities and urban areas but recently some banks have start capturing rural and semi-urban areas. New private sector banks are taking a lead to capture rural and semi-urban sector.

The different e-channels like ATMs, Credit & Debit Cards, Tele-banking, Mobile-banking, Online-banking, Smart Cards etc are changing the face of the Indian banks. New private sector banks and foreign banks are attracting the customers in a different way. The potential customers and big companies are shifting their accounts from traditional banks (not fully computerized) to e-banks (fully computerized and provide different e-channels). If traditional banks, mostly public sector banks, will not transform their business with introduction of IT, their survival will become difficult as now days IT is not a matter of convenience but a survival factor. Therefore, e-banking services are potent factor for transformation in this e-age.

E-banking has also affected the customer's expectations as they prefer to deal with the banks offering better, efficient and innovative services. To face and survive in this cutting edge competition, the banks have to deliver better quality services to the customers because it is only a customer who can evaluate quality of services. Hence, the service quality is conformance of services to customer's specifications and expectations. The banks must know what type of services the customers expect to have and then accordingly serve them the products and services that meet their expectations. The banks should not be adamant to accept changes otherwise their survival will become difficult in the emerging competition. Therefore, there is a need to evaluate the customer's perceptions regarding the recent e-banking services too, which will help to further improve the services if they are not satisfied with their services. In this context, this paper has much significance because it will help the banks to know their customer's perception regarding their e-banking services and they can further modify and make these services more efficient.

Organization of the Paper

The paper is organized into five sections. After the brief introduction, section II makes a review of the literature. Section III fixes the objectives and methodology. Section IV discusses the findings and suggestions and last section provides the concluding observations along with future areas of research.

II. REVIEW OF LITERATURE

Hasanbanu (2004), studied customer services in rural banks. He found that the rural customers are not aware for what purpose the loans are available and how they can avail. Customers do not know the complete rules, regulations and procedures of the banks as they preserve them for themselves and do not take interest in educating them.

Husain, (1988), also highlighted the importance of IT in various sectors. In the introduction of any new technology or system various organizational, financial & functional problems are faced in the initial stages.

People are generally reluctant to accept new system, howsoever beneficial it may be. Such various issues, which are involved in computerization, have been critically & vividly discussed.

Heggade (2000), studied bank customer relationship in India. He analyzed responses of 11 different classes of bank customers like businessmen, salaried, advocates, peasants etc. He analyzed customer's views on the one hand and employees view on the other hand. The paper concludes that there is a low correlation among the different occupations and satisfaction from services in the PSBs.

Pathrose, (2001), banking the world over is undergoing a rapid and radical transformation due to the all- pervasive influence of IT and breath taking developments in the technology of telecommunications and electronic data processing. The winds of change are blowing in India too. The IT which implies the integration of information system with communication technology has radically altered the traditional ways of doing banking business and allowed banks to wipe out the difference in time as well as distance .It is in this context his article attempts to trace the present status of hi-tech banking in India, visualize its prospects and look at the challenges and problems in the tracks to be traversed. He concludes that in the scenario of severe competition and escalating expectation of customers for newer products and alternative delivery channels, the contours of banking are being redefined. The key to survival of banks therefore is retention of customer's loyalty by providing them with value added services tailored to their needs, using state-of- the-art IT. There is no way a bank can remain lukewarm to hi-tech and yet hope to grow. It is a choice between survival and extinction.

Sharma & Singh (1993), analyzed the quality of customer services produced by Standard Chartered Bank (SCB) and Punjab National Bank (PNB) (one branch of each bank situated in Hall Bazaar, Amritsar) with the sample of 40 respondents in total. They concluded that the quality of customer services of PNB branch is very poor in comparison to that of SCB branch. But the main limitation of the study is that it is related to two banks only.

Singh & Malhotra (1993), analyzed customer satisfaction in banking services in the Amritsar city. They concluded that public sector banks should improve their services to attract the new customers. Bank management should prepare the list of existing and prospective customers and carry out detailed studies on customer satisfaction in order to improve their services. But this study is limited to only one district of Punjab.

Singh (2004), explained the appraisal of customer service of PSBs and concluded that level of customer services and satisfaction is determined by the branch location, design, variety of services, rates and changes, systems and procedures and attitude and responses. His study is purely concerned with the customers of PSBs.

Sharma & Kaur (2004), studied strategies of customer satisfaction in rural banks. This study is concerned with Hoshiarpur district of Punjab. They used five-point likert scale and found that the rural customers are not satisfied from the strategies adopted by Gramin Bank.

Singhal's, (1987), is yet another important study about customer services in Indian banks. This study is based on a research project of Sushila Singhal's, sponsored by Shri Ram Center for Industrial Relations., New Delhi. The study itself two objectives: (a) " an adequate and systematic description analysis and explanation of customer services by the bank." This study is based on a broad sample of 528 bank employees (both officers and clerks) and 1,427 customers selected by a purpose-wise procedure. She had adopted a stage-wise methodology to select banks for the case study. In the first stage, she has chosen six banks and in the second stage five branches of the six banks for a more intensive study. The most important findings of this study are: (a) there are considerable differences between different banks in regard to employees job involvement and motivation, customer loyalty and identification of banks and branches employees attitudes towards bank customers and colleagues, etc. (b) the demographic and psychological variables were identified and their relationship with employees job performance and customer service is explained (iii) it is also found that there is no correlation ship between ' service efficiency' and ' customers satisfaction'; further she has also not found any systematic relationship between the size of bank branch and customer satisfaction. She also elaborately discusses the implications of her findings for efficient bank management. The important merit of her study is that it is based on multi-method and multi-variable approach to explain the bank employee's job behavior.

Shastri, (2001), he analyzed the effect and challenges of new technology for banks. Technology has brought a sea change in the functioning of the banks. The earlier manual system of preparation of vouchers, etc. is slowly being automated thereby saving a lot of time & effort. The use of ATMs and introduction of IT more than in the past, especially in the Post- VRS Scenario.

Shanti, (1984), has made a pioneering attempt to examine the issues relating delivery of customer services in Indian banks as against the backdrop of a sound conceptual framework. She has provided as empirical analysis of bank employee's job behavior and its relationship with bank services delivery. She has found that lack of job motivation, lack of freedom at branch level, lack of leadership qualities among bank managers, job security etc. have resulted in poor quality customer services in Indian banks.

Uppal (2006), with stratified sampling of 500 bank customers, explained the impact of computerization on the satisfaction of customers of all bank groups and concluded that customer services are quite better in fully computerized banks and further in e-banks as compared to that in partial or non-computerized banks. The study

was concerned only with the urban sector of Punjab. But the study is only concerned with the urban sector of Punjab.

Varghese & Ganesh (2003), analyzed customer services in PSBs and old private sector banks based on the responses of 776 customers of 10 PSBs and 13 old private sector banks operating in Kerala. They found regarding 'time' spent on a transaction where there is no difference in the two types of the bank branches.

Verma, (2000), analyzed the impact of IT on PSBs & NPSBs in her article 'Banking on Change'. The IT is a threat for the PSBs. It has to be a complete face off for the PSBs. With the business per employee, even for the front-run PSBs, a mere fraction of that of NPSBs, the PSBs have to do a lot on improving their productivity & efficiency. NPSBs are fully computerized & providing services on Internet. Especially ICICI bank, HDFC bank is very active on this front & is concentrating on Internet & e-commerce to offer their clientele a whole range of products under one roof. New banks like GTB, BOP, IDBI & UTI bank are not lagging behind. While some of them are concentrating on expansion & modernization, some are focusing on mergers and acquisitions for their growth.

From the brief review of related literature, it can be concluded that not even a single study is related to recent bank transformation through e-delivery channels and the present study is an attempt to fulfill this gap.

Objectives

1. To study and analyze the perceptions of bank customers using e-delivery channels in the context of recent bank transformation.
2. To analyze and determine the future of e-delivery channels.
3. To suggests some remedial measures to further aware about and improve e-channel services.

III. DATABASE AND METHODOLOGY

The present study is concerned with the Indian banking industry in general and particularly with those banks that are providing services through e-channels i.e. e-banks. Universe of the study is customer of e-banks. The sample size of the bank customers is 25. These customers are selected at random holding saving or current account in the e-banks and using e-channels from last 3 to 4 years.

The data is collected through pre-tested and well-structured questionnaire in the Ludhiana district of Punjab. The survey was conducted in the month of May, 2006.

Weighted average scores (WAS) are calculated from the five point likert scale. The weights of 2 to most reasonable/strongly agreed/most important, 1 to reasonable/agreed/important, 0 to undecided status, -1 to unreasonable/disagreed/unimportant and -2 to most unreasonable/strongly disagreed/most unimportant.

The weights are given to ranks of the different statements. The highest weight is given to the first rank and the lowest weight is given to the lowest rank. On the basis of these weights, total score of each statement is calculated separately and then overall rank is given to each statement.

IV. RESULTS AND DISCUSSION

As we know, recent bank transformation is taking place with IT and this all affects customer's perceptions regarding e-banking services. In the present paper an attempt has been made to know the perceptions of e-bank customers (who are using e-delivery channels).

Table-I: Responses About the Status of Annual Income, Education Level & Occupation Level of the Respondents

Income Range (Rs.)	Number of Responses	Level of Education	Number of Responses	Occupation Level	Number of Responses
Less than 1 lakh	2 (8)	High School	2 (8)	Service Class	11 (44)
1 to 2 lakhs	13 (52)	Graduates	3 (12)	Business Class	4 (16)
More than 2 lakhs	10 (40)	Post Graduates	16 (64)	Industrialists	1 (4)
		Doctorates	4 (16)	Agriculturists	2 (8)
				Professionals	4 (16)
				Others	3 (12)

Note: Values in parenthesis show percentage

The economic status like age, income, family size, education level and occupation level all affect the customer's thinking. Table-I reveals that out of the total 25 respondents, 52 pc are those having income between one to two lakhs and 40 pc are those having more than two lakhs income. Similarly, it is concluded that 64 pc of the 25 respondents are highly educated with master degree and 16 pc with doctorate degree. The table also shows the occupation level of the respondents, where 44 pc respondents are under service class, 16 pc are businessman and 16 pc are professionals. Only 4 pc are industrialists.

Overall, we can say that the customers with middle-income level, high education, serviceman & businessman use e-delivery channels more and aware about the concept e-banking. Industrialists and

agriculturist, even 8 pc of the respondents having income below one lakh and only high school educated are also using these e-channels to some extent.

Table-II: Factors Influencing the Selection of E-Channels

Factors	Most Imp.	Imp.	Un-Decided	Un-Imp.	Most Un-Imp.	WAS
Convenient accessibility of e-channels	12	11	1	-	1	1.32
Convenient location of ATMs	18	6	-	1	-	1.64
Easy availability of e-channels	7	16	2	-	-	1.20
Low hidden cost for services	14	6	3	1	1	1.24
Number of facilities provided by e-channels	8	12	2	2	1	0.96
Security/less risk to use	16	8	-	-	1	1.52

Here, it can be concluded that WAS of all the factors the one factor i.e. 'number of facilities provided by e-channels' is more than 1 i.e. the respondents feel all factors much important in selecting their e-channels but among all these factors, convenient location with first priority and then security are the main factors affecting their e-channel selection decision.

Table-III: Responses Regarding Preferences for E-Channels

E-Channels	R-1	R-2	R-3	R-4	R-5	R-6	R-7	Total Scores	Overall Ranks
ATM	17	5	1	1	-	-	1	159	1
Credit Cards	2	8	6	2	1	4	1	112	2
Debit Cards	-	6	8	1	4	4	2	102	4
Mobile Banking	1	3	4	6	8	2	1	98	5
Online-Banking	5	1	5	7	4	2	1	111	3
Smart Card	-	-	-	1	3	6	15	40	7
Tele-Banking	-	2	1	6	5	7	4	74	6

It is evident from this table that out of 25 respondents, most of them prefer ATMs as compared to other channels. ATMs got first rank in preference of e-channels by the respondents where second most preferred e-channel is Credit Cards and then Online-banking but Smart Cards and Tele-banking are least preferred among the respondents. The basic reason for the popularity of e-channels is these are convenient, easy to access and easy to operate.

Table-IV: Motivational Factors Encouraging Customers to Prefer a Particular E-Channel

Motivational Factors	SA	A	UD	DA	SDA	WAS
Cost-effective	10	14	1	-	-	1.36
Convenient accessibility	13	9	1	2	-	1.32
Provide accurate information	14	9	-	1	1	1.36
Provide efficient services	18	5	-	1	1	1.52
Provide security for threats to loose information	13	8	-	-	4	1.04
Time-saving	17	8	-	-	-	1.68

This table analyzes the motivational factors encouraging the customers to prefer a particular e-channel against others. Here the strongest factor is time saving and secondly efficient services. Cost-effectiveness and accurate information are another factors, which attracts them to choose a particular e-channel. Most of the respondents are preferred e-channels mainly due to time saving and which provide efficient services.

Table-V: Awareness about Hidden Cost of E-Channels

Status	Respondents
Yes	12 (48)
No	13 (52)

Note: Values in parenthesis show percentage

T-V shows the awareness level of the respondents about hidden cost of the e-channels. It is examined that 48 pc are aware about the hidden cost but 52 pc are not may be due to their ignorance or inadequate information provided by the banks.

Table-VI: Responses Regarding Cost-Effectiveness of E-Channels

E-Channels	Most Reasonable	Reasonable	Un-Decided	Un-Reasonable	Most Un-Reasonable	WAS
ATM	13	10	2	-	-	1.44
Credit Card	6	9	4	5	1	0.56
Debit Card	5	8	9	3	-	0.60
Internet - Banking	6	8	9	2	-	0.72

Mobile - Banking	5	7	7	6	-	0.44
Smart Card	3	3	12	4	3	0.44
Tele - Banking	5	4	11	2	3	0.24

T-VI analyzed that whether the service charges of e-channels are reasonable or not and which e-channel is most cost-effective. Majority of the respondents are in favour of ATMs that means ATMs are most cost-effective and secondly they are in favour of Internet-banking that also provide services at reasonable cost. Here important to note is most of the respondents are not aware about these charges, therefore, these results are on the basis of the views of just those respondents having knowledge about these charges. Hence, out of all the e-delivery channels, ATMs and Internet-banking is considered as most cost-effective as compared to other channels, whereas Debit & Credit Cards are also cost effective as these come after ATMs & Internet-banking.

Table-VII: Responses Regarding Problems Faced by the Customers while Using E-Channels

Problems	R-1	R-2	R-3	R-4	R-5	R-6	R-7	R-8	Total Score	Overall Rank
Inadequate knowledge	6	10	1	2	2	2	2	-	152	2
Lack of knowledge reg. use of e-channels	9	5	2	3	3	3	-	-	155	1
Lack of infrastructure	2	-	7	5	7	2	2	-	121	4
Unsuitable location of ATMs	-	4	4	7	4	3	1	2	116	6
Insufficient Number of ATMs	8	1	2	5	4	3	2	-	137	3
Poor Network	1	3	7	3	2	8	-	1	119	5
Time consuming	-	-	2	-	1	2	18	2	60	7
No problem at all	-	1	-	-	2	2	-	20	41	8

T-VII examined the problems faced by the respondents while using e-channels. Here, it is examined that lack of knowledge regarding use of e-channels and inadequate knowledge about e-channels are the most dominating problems faced by the majority of the respondents where problem of insufficient number of ATMs and lack of infrastructure are also major ones faced by the respondents.

Table-VIII: Responses Regarding Suggestions to Make the Customers Aware about E-Channels

Suggestions	R-1	R-2	R-3	R-4	R-5	Total Score	Overall Rank
Conduct more training programmes for bank customers	5	4	5	5	6	72	4
Demo-fares regarding e-channels	9	3	2	5	6	79	2
Information/demo at the counter	5	6	7	4	3	81	1
More advertisements	2	5	6	9	3	69	5
Personal contact programmes	4	7	5	2	7	74	3

T-VIII analysis the most effective solutions preferred by the respondents out of the given list. Information/demo at the counter is most preferred solution to make them aware about e-channels and secondly they prefer demo-fares regarding e-channels and after that personal contact programmes. Therefore, we can conclude and suggests the banks that make personal contacts with demo at the counter and any other information to make more and more customers aware about e-banking services as they think these methods are most effective to cover this path.

Table-IX: Frequency of Customer's Monthly Physical Visits in the Banks in Addition to Accessing E-Channels

Number of Bank Visits	Number of Responses
Occasionally once	11 (44)
2 to 5 times	11 (44)
6 to 10 times	2 (8)
11 to 15 times	1 (4)
More than 15 times a month	-

Note: Values in parenthesis show percentage

T-IX analysis the frequency of physical visits of the customers in banks even they are using e-channels. Majority of the respondents (44 pc) visit the banks occasionally once a month and 44 pc visit 2 to 5 times within a month. Only 12 pc respondents visit more than 5 times. We can see that majority of the respondents visit banks less than 5 times within a month even they are accessing e-channels.

Table-X: Purpose of Customer's Physical Visits in the Banks in Addition to Accessing E-Channels

Purpose	R-1	R-2	R-3	R-4	R-5	R-6	R-7	Total Score	Overall Rank
Mega-size deposits	7	9	1	5	1	1	1	134	2
Mega-size withdrawals	9	7	3	4	2	-	-	142	1

Making Complaints	-	1	4	3	7	5	5	74	7
Getting Loans/advances	2	2	2	4	2	8	5	79	6
To access lockers	3	2	6	1	5	3	5	93	3
To get new information	1	5	2	7	1	3	6	90	4
Any other	3	-	6	1	7	5	3	89	5

T-X analysis that those who visit the banks physically even accessing e-channels, for what purpose they do so. It is concluded that majority of the respondents visit banks for mega-size withdrawals & deposits or otherwise to get loans/advances. Some of them visit to access lockers or to get new information.

Table-XI: Responses Regarding Different Aspects of E-Channels

Statements	SA	A	UD	DA	SDA	WAS
E-channels do not ensure privacy	2	12	2	7	2	0.20
E-channels ensure more transparency	3	15	3	3	1	0.64
E-channels are creating more confusion for customers	5	4	5	7	4	-0.04
E-channels have bright future in global age	17	6	1	1	-	1.56
E-channels improve the quality of customer services in banks	13	12	-	-	-	1.52
E-channels are necessary in the competitive, global and new economy of India	19	5	1	-	-	1.72
E-channels make online purchase of goods and services easier	12	11	1	1	-	1.36
E-channels are creating more social relations among the bank customers and bank employees	4	10	3	6	2	0.32
E-channels are fulfilling our all requirements in e-age	6	10	3	2	4	0.48
E-banks charge more hidden cost	1	14	7	2	1	0.48
More formalities are required to get e-channels issued from the banks	3	10	7	5	-	0.44
Online banking helps to manage transformation in banks more efficiently	8	13	2	2	-	1.08
Smart card sometime creates technical hurdles to make payments	1	15	6	2	1	0.52

T-XI shows that respondents are strongly agreed with some aspects of e-channels as their WAS is more than 1 that are e-channels have bright future, these improve quality of customer services, these are necessary in the competition and global era, make online purchase/sale of goods/services easy, online-banking helps to manage transformation but with other aspects like privacy etc either they are disagree or cannot decide. It is important to note that they are strongly disagreed that e-channels are creating more confusion. That means they don't think so. Hence, from their views, it can be concluded that e-channels are necessary in future and helps in managing business efficiently and timely.

Suggestions

On the basis of the findings of the study, we may put some suggestions to make e-banking services more effective, which will further accelerate the process of transformation in banks.

Convenient accessibility of e-channels

The banks should make the availability of ATMs and accessibility of other e-channels convenient and make these channels secure from fear of lost of information by increasing the number of ATMs as these factors are most important concluded from their perceptions. They should start to introduce mobile ATMs as these are time saving and became more popular in these days.

Popularity of e-channels

As ATMs, Credit Cards and Internet banking are most preferred by the customers due to time and cost utility and efficient services where other channels are not much popular. So the banks should make efforts like arrange demo-fares or provide information at counters to make the channels popular and easier to the customers.

Transparency

The banks should disclose the full information to the customers to win their confidence like service charges, service tax, interest, penalty, if any etc.

Awareness Regarding E-Delivery Channels

As e-banking is a new concept and more than 50 percent respondents are not aware about e-channels and their operating system, so the banks should provide appropriate information and demo to operate these channels and solve their any problem regarding these channels on priority basis in a polite manner. Besides the channels, the customers should also be make aware about the type of services provided by a particular e-channel. The banks should provide operational knowledge of e-channels with their each function to the customers, separately to the different age groups and occupation-wise as well.

Rural and Semi- Urban Sector

In India more than 60% of the population is residing in the rural areas. Therefore, it is the need of the hour to capture this market through e-delivery channels. Hence, banks should make e-delivery channels popular in rural and semi-urban areas too with some practical and effective strategies.

Wider Scope of e-channels

The banks should make the area of e-delivery channels wider by providing the facility of draft making, mega-size withdrawals and deposits and even provide loans to the customers. This will further make these channels popular and help to earn more income by charging more charges on mega-size deposits and withdrawals.

Infrastructure Facilities

Every branch of a bank should provide sufficient and proper vehicle parking, sitting arrangement, water and sanitary facilities etc. Posters of existing schemes should also be displayed in the appropriate places.

Improvement of HRD Systems

The employees of e-banks should be given training time to time to match their skill level with the requirements of changing environment at least they should make aware about all the schemes provided by the banks.

Social Rapport with Customers

It is suggested that bank officials should make full rapport with customers, this will develop a social banking environment.

V. CONCLUSION

It is evident from the above discussion that the majority of the customers of e-banks are highly satisfied from e-banking services. The customers prefer e-channels with time and cost utility and which provide efficient services. The customers are not fully aware about the operational part of each channel and their transactional facilities. On the basis of the observations of the respondents, the future of e-banking services is bright and we may determine that in the coming years, these e-channels will definitely help to manage the bank transformation with positive results. On the basis of the findings, paper suggests that awareness regarding operating system and facilities provided by e-channels should be highlighted to each age group and also to the customers of each occupation. It will awaken the customers regarding the e-banking services through these e-delivery channels.

Future Areas of Research

- Per transaction cost in traditional banking and in e-banking system.
- Quality of e-banking services in rural and semi-urban areas.
- Comparative study of quality of services of the entire Indian bank groups and even at bank level.
- Feasibility of e-shopping in the rural and semi-urban areas.

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