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Technology Innovations towards Customers Services in District Central Co-operative Banks (DCCBs) in Tamilnadu

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Abstract

Customer is a king of any banking strategies. Without the customers cannot move as well as function of the banking sectors. The involvement of the Technology Innovative Services (TIS) has reduced the work burden on the employees as well as customers in the banking sector. The Information Technology (IT) has been playing a vital role in simplification of the processes in the DCCBs and its branches with lot of potential benefits arising to the banking sector in the form of operational efficiency. IT is used in DCCBs and its branches to increasing productivity, profitability, banks process time, quick services to the customers etc,. TI has a lot of influence on DCCBs. The success of TI in DCCBs depends upon the TI awareness of customers. They make very limited use of IS. The customers are also not well awareness in IS. There is no study on the Innovative Services towards the customers services to DCCBs and its branches.The co-operative movement in India has a long history of more than one century with more than 5.49 lakhs total co-operatives, but throughout India have 372 DCCBs. In that we have 23 total numbers of DCCBs in Tamilnadu we have 749 branches of DCCBs throughout Tamilnadu. DCCBs are located at the district headquarters or some well-known town of the district. DCCBs and its branches are not well used IT and its initial stage of innovative services or IT in DCCBs and its branches. At present most of the banks such as nationalized and private sectors banks have networking systems for their e-banking services like Automatic Teller Machines (ATMs), Mobile banking, Internet banking, Tele banking, on-line banking, e-investment, e-transfers, e-display very well etc. but DCCBs and its branches have not fully extent of above the services.The main objectives of the study on innovation services, benefits with use of IT, level of satisfaction with use of IT, satisfaction level of IT in DCCBs and its branches and the limitations of the study the customers opinions on innovation services in DCCBs and its branches. There future policies of the DCCBs and its branches should concentrate on full automation or innovative services of the

transactions and giving 100 percent access to the customers to improve the efficiency of the DCCBs in the country.

Key Words: ***Customers, facilities, Innovative Services, On-line Services, Satisfaction,***

Introduction

Customer is a king of any banking strategies. Without the customers cannot move as well as function of the banking sectors. We are living in the New Technology age. Today world is passing through the era of Information Technology (IT). The IT must be an integral part of our life and organization strategy. IT needs are increasing day by day and today every person is intending to be IT oriented.Modern day communication service exchange includes electronic mail (e-mail) telexe facsimile transmission, bulletin board service, videotex, voice systems, voice message system and teleconferencing etc. Today e-mail technology enables computer users to send and receive simple messages instantly, documents and reports such as daily, weekly, monthly and annual performance reports created by standard word processing, spreadsheet database, software and even sound animation files.

Now-a-days computers have simplified the workload in DCCBs and its branches and other offices and it supplies useful and accurate information in a very short time.In the year 1989 National Co-operative union of India introduced the National Co-operative Data Bank for various Co-operative institutions' use the computer. The National Co-operative Development Corporation is also proving financial assistance to the state level corporations for computerization in their offices. This facility must be utilized by all the State Co-operative societies and District Level Co-operative societies and branches to update their operations.

Technology Innovative (TI)

New technology is a basic resource in today's society. Without Information Technology (IT) people cannot live in the society. Today most of the people are sending and receiving the messages through electronic way such as e-mail and internet and it reduces the

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opportunities of face–to–face communication. Any type of information or message can fly round the globe at a fraction of a second through technology tools. All citizens can go to the innovation way through window pay the electricity bill, water bill, telephone bill, house tax bill, medical bill, take a driving licence, get the driving licence renewed, apply for a passport, access land records and get needed information through innovation technology way. This technology has become a vital component of successful business organizations. There are no big organizations at present day without using technology. Today, small enterprises and petty shops also apply new Technology on a scale according to their need. IT is playing strategic role in organizations in terms of creating new methods of business as well as opportunities for new businesses. Such as E-commerce, E-Banking, E-Actions and E-services etc., IT solutions can help us take problems in core areas of governance and banking sectors.

IT refers to the paperless exchange of business information or documents via computer to computer in standard formats. Any communication is an exchange of data between two computers with a few clicks of the mouse. At present day, IT wings have embraced various departments such as Railway, Transport, Health care services, Educational institutions, Postal services, Banking sector, Co-operative department, supermarkets etc.New technology can help to find solutions to management problems like saving time, money, energy, increasing number of customers or customers minimizing paper work, customers waiting time in queues and good work of efficiency etc., E-banking has provided ease and flexibility in banking operations. Many foreign banks and private sector banks like City bank, ICICI, HDFC banks brought with them IT based products like ATM, credit cards, debit cards, on-line banking, mobile banking, internet banking, PC banking etc.,

Technology Innovation (TI) in DCCBs and its Branches

Today DCCBs and its branches can gainfully utilize computers in development work. This system is very useful in mechanized accounting; data processing and communication system are used very limited there. Above all the expectations of customers in terms of speed, quality and convenience of service have gone up. Today with global scenario the main

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concern of DCCBs and its branches are the use of IT applications in new economic activities. Moreover the DCCBs and its branches that have provided emphasis to innovation technology transfer have shown their competitive strength. The computerization in PACS in many states has also been undertaken to support the policy makers in decision making process. The advantage of computers has made storing, retrieving and analyzing data easy. The use of computers to unnecessary office wastages and expenses should be reduced. There is greater need for use of computers in DCCBs and its branches."Computerization of agricultural co-operatives started more than 10 years ago in Kerala state and 100% of primary agricultural co-operatives have been computerized and simplified their work"

Technology innovation has a lot of influence on DCCBs and its branches. It ensures quick services with low transaction cost of the customers. But most of the customers of DCCBs and its branches don't know much about the banking transactions with electronic devices. The success of new technology in DCCBs and its branches depends upon the customers' awareness about the same. The DCCBs and its branches have also emerged as one needing computerization."Computerization of DCCBs and its branches in all states is a very difficult task. Very few states like Maharashtra, Karnataka, Gujarath and Goa are leading in computerization. The co-operative movement in India has a long history of a century with more than 5.49 lakhs total co-operatives, but throughout India have 372 DCCBs. In that we have 23 total numbers of DCCBs in Tamil Nadu we have 749 branches of DCCBs throughout Tamil Nadu. The leading co-operative banks in India have brought about changes in rural life. The Dharmapuri District Central Co-operative Banks has functioning 43 branches and one head office. In order to improve the performance of DCCBs and its branches computerization of all their transactions is a must to cope up with the on going revolutionary changes in banking systems such as internet banking, ATMs, anywhere banking and any time banking etc., Hence steps should be taken to introduce computerization at all levels in all DCCBs and its branches.

Importance of the study

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The importance of the study is to identify the technology innovation services for DCCBs and its branches to their customers. And examine that how much this service can bring a competitive advantage to the DCCBs and its branches through customers involvement. At present day technological changes in every aspect in the banking sector but DCCBs and its branches are not extents this service. And how technological changes impact on this service of DCCBs and its branches to the customers.

Statement of the problem

It is a general misconception that DCCBs and its branches are cannot make the same services as private sector. This bank and its branches have more contributed to the growth of the Indian economy. It is the democratic management and development of individuals that make the difference in the form of ownership. IT will help the DCCBs and its branches not only innovative servicing but also in various other areas of their operations such as cash management, credit management, Human resource management, sale force functions, personnel functions and ancillary business functions etc. Hence, with an accuracy of information, improved efficiency, image of the bank and its branches in India will definitely improve if the DCCBs and its branches modernize itself. It is true that age old systems there are used have inherent weaknesses and turn out low volumes of work through innovation technology. The DCCBs and its branches can substantially reduce delay by adopting new technology in operations and displaying friendly attitude towards all customers. The quality of DCCBs and its branches depends not only on the services to the customers but also provides IT trainings programmes imparted to the employees. Training programmes assume a lot of significance in the areas where developments take place rapidly and co-operative banking technology is undoubtedly one such area. With increased use of IT and computers, much of the routine workload can be reduced with an added advantage of speed and accuracy. Innovation services enable DCCBs and its branches are to devote more time to the customer needs and apply modern tools and techniques of marketing.

Today is the age of Information Technology (IT). Enterprises both in the public and private sectors have improved their competitive ability by exploiting IT to the maximum

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extent. But DCCBs and its branches have not done so. They follow the traditional method of information system through part of the work papers normally. They make very limited use of IT. Therefore customers are not aware of IT and its use in their DCCBs and its branches. This limited use of IT reduces the competitive strength of DCCBs and its branches.

This state of affairs leads to the following questions:

i. To what is present position utilize IT?

iii. To what extent the customers of DCCBs and its branches are aware of and benefits, satisfied with the use of IT in their respective DCCBs and its branches?

iv. What are the factors influencing the awareness of customers?

This study is an attempt to find answers to the above questions in selected DCCBs and its branches in Dharmapuri District.

Scope of the study

The study is limited to the opinions of the customers in District Central Co-operative Banks (DCCBs) and its branches as to the present positions of computer or IT used, benefits with use of IT and problems faced by customers with use of IT in DCCBs and its branches. The bank is Information Technology (IT) can bring in. the study is not concerned with the functioning and working performance of DCCBs.

Significance of the study

The study is conducted to see the effect of technology innovation services to the DCCBs and its braches to the customers. It is beneficial for the banks and how much they must have to involve their customers for the technology innovation services. They are very less use of technology innovation services to their customers. This study also will make and expanded their effective technology innovative services to the DCCBs and its branches customers.

Objectives of the Study

The study based on the following objectives

1. To study on the customers benefits with use of IT in DCCBs

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2. To examine the problems associated with use of IT in DCCBs
3. To study on the present position of IT in DCCBs
4. To suggest the appropriate measures to improve the IT of DCCBs

Area of the study

The study area covers Dharmapuri Dietetic in Tamil Nadu. The Dharmapuri District before its bifurcation, now is operating in DCCBs and its branches including (43) in Krishnagri District so, if because the Researcher have been taken the Krishanagri District also.

Research Methodology

The study is an empirical research based on survey method through interview schedule. The main purpose of the study is the measurement of the innovation services to the customers or use of IT in DCCBs and its branches.The survey was conducted through structured interviews using interview schedule. Personal Interview was conducted for collecting Primary data from customers of DCCBs and its branches. Interview schedule was used for conducting personal interview in which questions relating to innovation services providing to the customers and use the computers or IT their opinions and suggestions to improve the innovative services or use of IT for the progress of DCCBs and its branches was asked. It was also attempted to assess the problems faced by the customers with questions framed to elicit free and frank responses from the respondents. Thus the study is also expost facto. The researcher had personal discussion with the officials of DCCBs and its branches the selected customers and employees applied interview schedule for collecting primary data.

Pilot study and Pre-testing

Pilot study was conducted during the month of June 2019. In the pilot study the interview schedule to customers of DCCBs were pretested and then refined for use in the final study. Only 25 customers were selected for pilot study in the nearby DCCBs Ltd., On the basis of the pilot study the interview schedule were refined and the study was redesigned, modified and hypotheses were formulated.

Interview schedule for Customers

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The interview schedule was used for collecting data from the DCCBs and its branches customers. This interview schedule contained questions relating to the present position of IT, IT services to customers in DCCBs, level of electronic services, customers benefits with use of IT in DCCBs, innovation services offered by banks to customers, customers satisfaction level with use of the computer or IT and various benefits of IT and to identify the different type of IT problems faced by the customers and overall performance of ITs services in DCCBs. A good rapport was created with the customers of DCCBs and its branches. The interview schedule of the customers constituted the main tools of data collection. Customers are interviewed in their offices by the researcher generally during their working hours. After each interview, the schedule is thoroughly checked to ensure accuracy, consistency and completeness. Each interview took about 30 minutes on an average.

Personal interview or personal contact

The researcher was personal conducted to the Registrar of Co-operative Union, Head officials of district Central Co-operative Banks (DCCBs), and Branches Manages as well as staff members also.

Sampling Technique

The need for introducing innovation services to DCCBs customers, system based and communication is essential DCCBs in order to update their operations and improve their competitive strength of the world in banking sector. However, as the study was confined to Dharmapuri District in DCCBs and, its branches alone is taken for study. The study was applied Simple random technique used.

Sampling size

The researcher has been selected 43 District Central Co-operative Banks branches and included one Head office. 5 Customers from each branch have been selected at random using lots from the list of customers obtained from the head office and its branches. Thus 215 customers have been selected from all the branches.

Frame work of Analysis

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The study has been undertaken to measure the innovation services to the customers or use of IT in DCCBs and its branches. Customers' opinion on the innovation services offered to the customers and use of IT constituted the dependent variable. The responses relating to such opinions of customers are measured on scales constructed. The five point Likert type scale has been applied to compute the scores as explained in this study.

Statistical tools

The researcher has been calculated some statistical tools such as percentage analysis, one sample t-test, factor analysis, one way ANOVA, Regression analysis and chi-square. These statistical tools are workout the relating to the objectives of the study.

Limitations of the study

The study is limited to the opinion of interviewers on the innovation services towards to DCCBs customers, benefits, and with use of IT in their DCCBs. The entire study is qualitative in nature and quantitative variables have not been taken into consideration because, Further it is the opinion of the interviewers in general, which matters rather than the actual facts. The study is also constrained by the limited innovation services (electronic services to the customers) knowledge of the Researcher in IT.

Findings

Demographic Factors Distribution: ***(Table-1)***

The demographic factors are gives the basic layout about the customers based on the social economic background. This majority of the customers in the DCCBs and its branches are male with 60.5% belonging to this category. The age group of the customers is reveals that the majority belongs to 46-55 years. The marital status of the customers is reveals that the majority belongs to this of married. The educational qualification of the customers have been high with most of them have the qualification below level such as primary level. The most of customers are agricultural and allied activities belong to the 34.9 % for this bank and its branches. The monthly income of the customers is on the low standards when compared to the normal population with the income group of below Rs. 5,000 category having the

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presence of 47.4 %. The customers of the DCCBs and its branches are from the rural areas. The majority of the customers in the number of family member's 4-6 members in the bank and its branches. The most of the customers are distance between bank and house in the 2-3 KM. The majority of customers came to the bank and its branches are when required need.

IT Services to the Customers in DCCBs: ***(Table-2)***

The attributes of the IT services to the customers in DCCBS and its branches has the studies to know the understanding of the innovative services to the customers involved. The DCCBs has been provided IT services offered to the customers are highest percentage 100% and money transfer through IT services in the banks are very low percentage 32.6%. The DCCBs and its branches have been time taken this services provided to the customers 2 to 3 hours (17.2%). The DCCBs have possess to the ATM services to the customers are highest percentage (58.6) and this services banks and its branches have introduced just 2 – 3 years only (66.67%), but innovative services very low compared to the others banks such as nationalized and private sectors banks. The overall IT services performances is the more used in the banks of the customers opinions. The confidence level of electronic services to the customers are high (40.5%) in the DCCBs and its branches. The DCCBs and its branches provided innovative IT services have just 1-2 years only. All the customers involved innovative IT services in the study for the transactions carried out in the bank. The customers have the opinions very poor knowledge of IT in the transactions if because of them are most of the customers are farmers.

Customers Benefits with of use of IT in DCCBs: ***(Table -3)***

The benefits that arise due to the implementation of the IT in DCCBs and its branches transactions of the DCCBs were identified and given to get the opinions of the customers in the ***likert five point scales.*** The majority of the customers are feel that Quick services (39.5 percent), Accuracy of information (34.9 percent), Prevention of Errors and frauds (24.2 percent), Secrecy of information / Data (29.8 percent) and Easy calculation of interest (38.6 percent), Immediate response to enquiries (26.0 percent) have agreed to the statements and they feel that these are the major benefits that have been given to the account holders of the

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DCCBs and its branches. The Reduction in the transaction processing time has got neutral responses from the customers to the extent of strongly agree (31.6) percent, Quick balancing of accounts, records and statements(40.0) percent and reduction in customers waiting time in the DCCBs and its branches. The customers has agreed on the majority to the following benefits which are Good image of the DCCBs and its braches (27.4 percent) and the banks provided others different services to the customers are natural (38.6 percent). These are areas where the DCCBs and its branches have to concentrate to more improve their services to the customers. The banks and its branches have to well advanced technologies may be used at the time of lots new customers are attracted.

One – Sample t-test: ***(Table-4)***

The one sample t-test was used to find the relationship between the variables that were given to assess the benefits with use of IT in DCCBs and its branches that are arising due to the involvement of the IT in the transactions of the DCCBs and its branches. The eleventh variables involved in the study are statistically significant at one percent level. The variables that are significant and their p-values are Quick service (<0.000**), Accuracy of information. (<0.000**), Prevention of Errors and frauds (<0.000**), Secrecy of information / Data (<0.000**), Easy calculation of interest (<0.000**), Immediate response to enquiries (<0.000**), Reduction in the transaction processing time (<0.000**), Quick balancing of accounts, records and statements (<0.000**), Reduction in customer waiting time(<0.000**), Good image of the Bank (<0.000**), Any others (<0.000**). These variables are seems to be benefits with use of IT in DCCBs and its branches from the customers point of view which helps to measure the benefits obtained by the implementation of IT in the DCCBs and its branches.

Major Findings

- The majority of the DCCBs and its branches have the access innovation services 1-2 years and which reveals that 1/3rd of the banks and its branches in the DCCBs are yet having access to the innovation services.

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- The electronic services system is not available in the majority of the banks and its branches which will cause lot of problems for the customers in the reform the accountholders in day to day activities. The customers are very low used innovative services or IT services.
- The opinions of the customers for the benefits with use of IT reveal that the Quick service, Accuracy of information, Prevention of Errors and frauds, Secrecy of information / Data, Easy calculation of interest, Immediate response to enquiries, Reduction in the transaction processing time, Quick balancing of accounts, records and statements and Good image of the Bank of the customers as explained by the opinions.
- The customers reveal that the there is lack of usefulness ofon-line transactions services, and innovative services are the areas where they feel that there is clearly less benefits in these areas due to the implementation of the innovative services or IT services to the customers.
- The monthly income of the customers does not have significant relationship with the satisfaction level of checking daily transaction, using on-line money transferred /NEFT/RTGS and easy automation through IT.

Suggestions

- ✓ The DCCBs and its branches should be created customer compliant cell through our mother language, this cell's customer can express their opinion and any quarry, problems to DCCBs and its branches employees.
- ✓ The superior of DCCBs should frequently and properly IT training programmes to the employees such type of training how to handle and operation of computer and prevent frequently failure of computer as well as ATM, at the time of the banks and branches make close relationship of Electronic Customers' Services (E-Customers Services) their maintained.

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- ✓ The DCCBs and its branches must be optimal use of Computer or IT tools. The Government of India has to take some measures/ steps to increase the use of Computer or IT in DCCBs and its branches.
- ✓ DCCBs and its branches customers are most of their farmers, the banks must be provides awareness of IT and how to use electronic devices? and general instructions manuals through mother language to the customers and ITs can be made the DCCBs and its branches more attractive to lot of new customers.
- ✓ The banks must be providing first computer literacy awareness to the employees as well as customers.
- ✓ The DCCBs should be crated Central pool of experts in Computer or IT. This central pool is assigned the creating IT jobs, their recruitment, placement and IT training programmes.
- ✓ Govt. and NABARD should be distributing more financial support to the DCCBs and its branches. This funds their make full use of IT and the above bodies must be created new committee members they are follows.
- ✓ DCCBs and its branches should installation more numbers of Automatic Teller Machine (ATM) centers and to increase electronic services such as electronic bills services, Internet Banking, Mobile Banking, On line Banking, Telephone Banking, Personal Computer Banking, Electronic Fund Transfer System (E-Funds) and Electronic Cheque Transfer facilities (E- Cheque transfer and Clearing) to their customers.
- ✓ The DCCBs and its branches are very low of electronic services to the customers and there must be technology innovation plans with periodical up gradation.
- ✓ The DCCBs and its branches are not full use of IT or Fully Computerized in head office and the all branches and there are using partially computerized and partially manuals records maintained.
- ✓ Most of the DCCBs and its branches for lack of system and employees and the Government must be fulfillment of the system and employees.

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Conclusion

Customer is a king of any banking strategies. Without the customers cannot move as well as function of the banking sectors. Today world is passing through the era of Information Technology (IT).These banks even though play subdued role in the main frame when compared to the commercial banks they are having active role in the involving below poverty people in the banking frame of the country. The DCCBs and its branches are having high confidence of the people living below the poverty line. The DCCBs are having much of the role to minimize their operational timings for the transactions to match the standards of the commercial banks. The DCCBs are adapting to the new innovation services or IT and its implementation is very much evident from the opinions of the customers in the study area. The DCCBs and its branches are working not well to the innovative services or IT implementation and customers are benefitted from the same. There are some major areas of the banking transactions that are to be focused like innovation services such as online-transaction services, money transfer through IT, Possess the ATM cards will full innovative services offered to the customers and further improve to the customers. There future policies of the DCCBs should concentrate on full automation of the transactions and giving 100 percent access to the customers to improve the efficiency innovative services in DCCBs and its branches. This will help to match the customers of the DCCBs to the standards of the frontline commercial banks in the country with much ease.

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ANNEXURES

Table - 1

Demographic Factors of the DCCBs and its Branches Customers

Variables	**Groups**	**Frequency**	**Percent**
Gender	**Male**	**130**	**60.5**
	Female	85	39.5
	Total	215	100.00
Age	Below 25 Years	6	2.8
	26-35 Years	57	26.5
	36-45 Years	43	20.0
	46-55 Years	**59**	**27.4**
	Above 55 Years	50	23.3
	Total	215	100.00
Marital Status	**Married**	**186**	**86.5**
	Unmarried	29	13.5
	Total	215	100.00
Educational	Illiterate	16	7.4

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Qualification	**Primary Level**	**44**	**20.5**
	Secondary Level	30	14.0
	Higher secondary level	25	11.6
	UG Degree	25	11.6
	PG Degree	36	16.7
	Professional	39	18.1
	Total	215	100.00
Occupational Status	**Agriculture**	**75**	**34.9**
	Business	39	18.1
	Employees	30	14.0
	Unemployed	50	23.3
	Executive	4	1.9
	Retired	17	7.9
	Total	215	100.0
Monthly Income	**Below Rs. 5,000**	**102**	**47.4**
	Rs. 5001- 10,000	22	10.2
	Rs. 10,001- 15,000	6	2.8
	Rs. 15, 001- 20,000	15	7.0
	Above Rs. 20,000	70	32.6
	Total	215	100.0
Number of Family Members	Up to 2	7	3.3
	2-4	68	31.6
	4-6	**110**	**51.2**
	6-8	29	13.5
	Above 8	1	.5
	Total	215	100.0
Distance between House and Bank	Upto 1 Km	6	2.8
	1-2 Km	31	14.4
	2-3 Km	**94**	**43.7**
	Above 3 Km	84	39.1
	Total	215	100.0
Frequency Transactions with your Bank	Daily	6	2.8
	Weekly	33	15.3
	Twice a Week	20	9.3
	Fortnightly	39	18.1
	Monthly	41	19.1

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	When required	**76**	**35.3**
	Total	215	100.0

(Source: Primary Data)

Table – 2
IT Services to the Customers in DCCBs

Variables	Groups	Frequency	Percent
IT services offered	**Yes**	**215**	**100.0**
	No	00	0.0
	Total	215	100.0
Money transfer through IT	Yes	70	32.6
	No	**145**	**67.4**
	Total	215	100.0
Time taken Money transfer through IT	Only 1 hour	2	0.9
	2 to 3 Hours	**37**	**17.2**
	4 to 5 Hours	31	14.4
	6 t0 7 Hours	0	0.0
	Total	70	33.5
Possess ATM card	**Yes**	**126**	**58.6**
	No	89	41.4
	Total	215	100.0
How many year used ATM card	Less than 1 Year	39	30.95
	2-3 Years	**84**	**66.67**
	4-5 Years	3	2.38
	Total	126	100.00
Innovative Services	**Yes**	**212**	**98.6**
	No	3	1.4
	Total	215	100.0
Overall IT services	**Yes**	**188**	**87.4**
	No	27	12.6
	Total	215	100.0
Confidence level of Electronic services	Very Low	50	23.3
	Low	51	23.7
	Same	11	5.1
	High	**87**	**40.5**
	Very High	16	7.4

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	Total	215	100.0
How long year using IT services	Less than 6 months	13	6.0
	1-2 years	**154**	**71.6**
	3-4 Years	45	20.9
	5-6 Years	2	0.9
	Above 6 Years	1	0.5
	Total	215	100.0

(Source: Primary Data)

Customers Benefits with use of IT in DCCBs(Table -3)

S. No	Benefits with use of IT	SA	%	A	%	N	%	DA	%	SDA	%
1	Quick service	**85**	**39.5**	61	28.4	34	15.8	35	16.3	-	-
2	Accuracy of information	**75**	**34.9**	43	20.0	14	6.5	58	27.0	25	11.6
3	Prevention of Errors and frauds	39	18.1	**52**	**24.2**	37	17.2	41	19.1	46	21.4
4	Secrecy of information / Data	45	20.9	**64**	**29.8**	13	6.0	51	23.7	42	19.5
5	Easy calculation of interest	64	29.8	**83**	**38.6**	31	14.4	18	8.4	19	8.8
6	Immediate response to enquiries	42	19.5	**56**	**26.0**	44	20.5	47	21.9	26	12.1
7	Reduction in the transaction processing time	**68**	**31.6**	61	28.4	40	18.6	22	10.2	24	11.2
8	Quick balancing of accounts, records and statements	**86**	**40.0**	57	26.5	22	10.2	26	12.1	24	11.2
9	Reduction in customer waiting time	**70**	**32.6**	66	30.7	24	11.2	35	16.3	20	9.3
10	Good image of the Bank	45	20.9	**59**	**27.4**	27	12.6	38	17.7	46	21.4
11	Any others	-	-	35	16.3	**83**	**38.6**	75	34.9	22	10.2

(Source: Primary Data) SA- Strongly Agree, A- Agree, N-Neutral, DA-Disagree and SDA-Strongly Disagree

One-Sample t test(Table -4)

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S. No	Benefits with use of IT	N	Mean	Std. Deviation	Std. Error Mean	t	Sig Value
1	Quick service	215	3.9116	1.09656	.07478	52.305	**<0.000****
2	Accuracy of information	215	3.3953	1.47787	.10079	33.687	**<0.000****
3	Prevention of Errors and frauds	215	2.9860	1.42238	.09701	30.782	**<0.000****
4	Secrecy of information / Data	215	3.0884	1.46823	.10013	30.843	**<0.000****
5	Easy calculation of interest	215	3.7209	1.22523	.08356	44.530	**<0.000****
6	Immediate response to enquiries	215	3.1907	1.30989	.08933	35.717	**<0.000****
7	Reduction in the transaction processing time	215	3.5907	1.32549	.09040	39.721	**<0.000****
8	Quick balancing of accounts, records and statements	215	3.7209	1.38627	.09454	39.357	**<0.000****
9	Reduction in customer waiting time	215	3.6093	1.33462	.09102	39.654	**<0.000****
10	Good image of the Bank	215	3.0884	1.46505	.09992	30.910	**<0.000****
11	Any others	215	2.6093	.87856	.05992	43.548	**<0.000****

(Source: Primary Data)