extent. Research on the above lines is considered to be meaningful under the present Indian context. The researcher would feel amply rewarded if the study proves to be useful in one way or the other to the management of both the public and private sector banks and their customers.

In the light of the present study, the following issues have been identified for future research.

1. A comparative study on the impact of computerization on job satisfaction level between public and private sector banks.
2. A study on impact of computerization on banking sector.
3. A study on impact of technological innovations on customer satisfaction in retail banking sector.

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