Summary of the Thesis

Chapter 1 contains introduction to the research topic, Technology Services provided by various banks, Challenges in IT usage, costs and risks. It also mentions about IT vision of RBI.

Chapter 2 contains literature review from books and technical journals. It also contains hypothesis development.

Chapter 3 contains Research methodology used. It also mentions about sampling technique.

Chapter 4 contains Data Analysis tables and charts. It also contains hypothesis testing tables.

Chapter 5 contains Conclusions.

Chapter 6 Recommendations.

Chapter 7 mentions about Limitations of the study and scope for further research.

Chapter 8 is for annexures. It contains Appendix A: Questionnaire, Appendix B: Pictures of various gadgets used for providing financial services and also diagrams indicating the process of payments and Appendix C: Abbreviations.

Chapter 9 contains bibliography and references.

This thesis will help in understanding the role of technology in financial services in commercial banks in India. It also mentions about the benefits that the banks have achieved after implementing technology for their financial services. It will also help in analyzing the services that may be required in the future and whether technology can solve the same.

The thesis mentions about the parameters with the help of which we can analyze the pros and cons of the services provided by the bank, the cost benefit analysis, efficiency, security, governance in transactions, reduced cost, employee productivity, consistency in operations etc.

This thesis also mentions about the existing services provided by various banks, the innovations done by some banks in providing the technology based services. It will also help people understanding the use of existing technology based services which many people are not aware of.