

LIST OF TABLES

Table No.	Title	Page No.
1.	List of Population	5
2.	List of Special villages in Tamil Nadu	6
3.	List of Population and Selection of Sample	7
4.	Pilot Study Results	9
4.1.1	Gender Wise Classification	109
4.1.2	Marital Status Wise Classification	110
4.1.3	Type of Family Wise Classification	111
4.1.4	Age Wise Classification	112
4.1.5	Education Qualification Wise Classification	113
4.1.6	Occupations Wise Classification	114
4.1.7	Income Wise Classification	116
4.1.8	Type of Bank Wise Classification	117
4.1.9	Types of Banking Account Wise Classification	118
4.1.10	Usage of Innovative Banking Service Wise Classification	119
4.1.11	Duration of Banking Practices Wise Classification	120
4.1.12	Frequency of banking Transaction Wise Classification	121
4.1.13	Usage of Banking Product and Service Wise Classification	122
4.1.14	Usage of Smart Phone Wise Classification	123
4.1.15	ATM Facility Wise Classification	124
4.1.16	Mobile Banking Facility Wise Classification	125
4.1.17	Internet Banking Facility Wise Classification	126
4.1.18	NEFT, RTGS /IMPS Facility Wise Classification	127
4.1.19	Usage of Internet Facility Wise Classification	128
4.2.1	Level of Satisfaction on Mobile Banking Services	128
4.2.2	Level of Satisfaction on Innovative Banking Services	129
4.2.3	Level of Awareness on innovative banking Services	130
4.2.4	Level of Satisfaction – ATM Services	131
4.2.5	Level of Satisfaction – Online Banking Services	132
4.2.6	Level of Satisfaction – Internet Banking Services	133
4.2.7	Level of Satisfaction – Mobile Banking Services	135
4.2.8	Level of Satisfaction – Mobile Banking Services Over SMS	137

Table No.	Title	Page No.
4.2.9	Level of Satisfaction – Banking Services	138
4.2.10	Level of Satisfaction – Innovative Banking Services	139
4.2.11	Level of Perception Rural Innovative Banking Credit Services	140
4.2.12	Level of Satisfaction- Innovative Banking Loan Services	141
4.2.13	Level of Satisfaction – Grievances Settlement System	142
4.2.14	Level of Satisfaction – Overall Innovative Banking Services	143
4.3.1	Final Cluster of Satisfaction level of Innovative banking Services	144
4.3.2	Number of Cases in each Cluster	144
4.3.3	Association between Gender and the Clusters of Satisfaction Level	146
4.3.4	Association between the Martial Status and the Clusters of the factor of Banking Services	147
4.3.5	Association between the Family and the Clusters of the factor of Banking Services	148
4.3.6	Association between the Age and the Clusters of the factor of Banking Services	149
4.3.7	Association Between The Educational Qualifications and the Clusters of the Factor of Level of Satisfaction in Banking Services	150
4.3.8	Association Between the Occupations and the Clusters of the factor of level of Satisfaction	151
4.3.9	Association Between the income and the Clusters of the Factor of Level of Satisfaction in Banking Services	152
4.3.10	Association Between the type of Bank Account and the Clusters of the Factor of level of Satisfaction	153
4.3.11	Association Between the types of Banking Account and the Clusters of the Factor of level of Satisfaction	154
4.3.12	Association Between the Duration Banking Services and the Clusters of the Factor of level of Satisfaction in Banking Services	155
4.3.13	Association Between The Banking Transaction and the Clusters of the Factor of level of Satisfaction in Banking Services	156
4.3.14	Association Between the Period of usage in Banking Services and the Clusters of the Factor of level of Satisfaction in Banking Services	157

Table No.	Title	Page No.
4.3.15	Association Between the Usage of Smart Phone of the Respondents and the Clusters of the Factor of level of Satisfaction in Banking Services	158
4.3.16	Association between the Usage of Internet Usage and the clusters of the factor of level of satisfaction in Banking Services	159
4.3.17	Association Between the Money to Reload Services of the Respondents and the Clusters of the Factor of level of Satisfaction in Banking Services	160
4.3.18	Association Between the Prepaid Card Reloaded Services of the Respondents and the Clusters of the Factor of level of Satisfaction in Banking Services	161
4.4.1	Model Summary of Perception of the Customer, and ATM Services	163
4.4.2	Model Summary of Perception of the Customer, and ATM Services	165
4.4.3	Model Summary of Perception of the Customer, and Internet Banking Services.	168
4.4.4	Model Summary of Perception of the Customer, and Mobile Banking Services.	172
4.4.5	Model Summary Perception of Customers and Mobile banking Services	175

LIST OF FIGURES

Figure No.	Title	Page No.
1.	Techniques of Innovative Banking	69
2.	Knowledge and Technology	70
3.	Function of ATM	78
4	Function of Mobile Banking Services	82
5	ATM Module	100
6	Mobile Banking Customer Services	102
7	NEFT/RTGS	103
8	NEFT / Operational Flow	103
9	Banking Easy – CBS, One to One Basic Services	106

LIST OF CHARTS

Table No.	Title	Page No.
4.2.1	Gender Wise Classification	109
4.2.2	Marital Status Wise Classification	110
4.2.3	Type of Family Wise Classification	111
4.2.4	Age Wise Classification	112
4.2.5	Educational Qualification Wise Classification	114
4.2.6	Occupations Wise Classification	115
4.2.7	Income Wise Classification	116
4.2.8	Types of Banking Account Wise Customers	118
4.2.9	Usage of Innovative Banking Service Wise Customers	119
4.2.10	Frequency of banking Transaction Wise Customers	122
4.2.11	Frequency of banking Transaction Wise Customers	124
4.2.12	Internet Banking Facility Wise Customers	126
4.2.13	NEFT/RTGS/IMPS Facility	127
4.2.14	Number of Cases in each Cluster	145
4.2.15	A Model of Innovative Banking Services	177