7.1 INTRODUCTION

In the preceding chapters, the researcher has presented on the basis of study, review of previous studies on the subject and a complete analysis of the data pertaining to the performance of the Bank Employees in the nationalized banks towards e-banking services, various services of the nationalized banks to the customers and e-banking services preferred by customers, historical backdrop and business of the banks in Kanyakumari district and the important aspects of HRM viz., recruitment and selection, training, job satisfaction, organizational change, knowledge management, problem perception, role overhead and management commitment in Kanyakumari District.

In this chapter, the researcher proceeds to present the conclusions drawn from the study and the suggestions for improvement in the performance of the Bank Employees and the Management in Kanyakumari district. The suggestions offered are based on the information collected from the bank employees in Kanyakumari district.

7.2 FINDINGS OF THE STUDY

The important findings of the study are presented below.

7.2.1 Performance of the Nationalized Banks in Kanyakumari District

(i) Banking branches of Nationalized banks in Kanyakumari District

There are 19 nationalized banks including the State Bank of India and the State Bank of Travancore in Kanyakumari district. The banks are categorized into three different areas as urban, semi-urban and rural. The growth of the nationalized banks can be assessed in terms of the number of branches in urban areas, semi-urban areas and rural areas.
• **Urban branches**

  The growth rate of the number of branches in Urban, Semi-urban, Rural and the branches of the nationalized banks in Kanyakumari district during the ten years 2003-04 to 2012-2013 was studied. The compound growth rate of the urban branches with respect to the State Bank of India was 5.27 percent, the State Bank of Travancore was 5.95 percent, the Indian Overseas Bank was 7.33 percent, the Canara Bank was 3.33 percent and the Central Bank of India was 7.51 percent.

• **Semi-Urban branches**

  The compound growth rate of the semi-urban branches with respect to the State Bank of India was 1.85 percent, the Indian Overseas Bank was 4.77 percent, the Canara Bank was 1.52 percent, the Syndicate Bank was 4.195 percent and the Indian Bank was 26.33 percent.

• **Rural branches**

  The compound growth rate of the rural branches with respect to the State Bank of Travancore was 14.82 percent and the Indian Overseas Bank was 3.98 percent.

• **Total branches**

  The growth rate of the total branches with respect to the State Bank of India was 2.199 percent, the State Bank of Travancore was 1.720 percent, the Indian Overseas Bank was 5.169 percent, the Canara Bank was 2.301 percent, the Syndicate Bank was 3.436 percent, the Indian Bank was 26.33 percent, the Bank of Baroda was 5.946 percent, the Vijaya Bank was 10.409 percent and the Corporation Bank was 5.946.
(ii) **Employees of Nationalized Banks in Kanyakumari District**

The growth rate of the total number of employees in Urban, Semi-urban, Rural and all branches of the nationalized banks in Kanyakumari district during the ten years, 2003-04 to 2012-2013 was studied.

The compound growth rate of the total number of employees in the urban branches with respect to the State Bank of India was 3.73 percent, the State Bank of Travancore was 9.22 percent, the Indian Overseas Bank was 6.97 percent, the Canara Bank was 2.35 percent and the Central Bank of India was 5.30 percent.

The compound growth rate of the total number of employees in the semi-urban branches with respect to the State Bank of India was 1.17 percent, the Indian Overseas Bank was 2.604 percent, the Canara Bank was 0.58 percent, the Syndicate Bank was 1.58 percent and the Indian Bank was 19.92 percent.

The compound growth rate of the total number of employees in the rural branches with respect to the State Bank of Travancore was 14.82 percent and the Indian Overseas Bank was 3.98 percent.

The growth rate of the total number of employees in all the branches with respect to the State Bank of India was 1.62 percent, the State Bank of Travancore was 1.45 percent, the Indian Overseas Bank was 3.88 percent, the Canara Bank was 1.57 percent, the Union Bank of India was 2.24 percent, the Central Bank of India was 3.30 percent, the Syndicate Bank was 2.24 percent, the Indian Bank was 14.65 percent and the Vijaya Bank was 10.607 percent.
(iii) Categorywise Employees of Nationalized Banks in Kanyakumari District

The growth rate of category wise employees i.e. Officers, Clerks and Substaff of the nationalized banks in Kanyakumari district during the ten years, 2003-04 to 2012-2013 was studied.

The compound growth rate of Officers, Clerks and Sub staff of the State Bank of India was 3.65 percent, 3.55 percent and 3.56 percent respectively, the State Bank of Travancore was 2.32 percent, 3.73 percent and 3.729 percent respectively, the Indian Overseas Bank was 9.62 percent, 9.42 percent and 7.88 percent respectively, the Canara Bank was 3.88 percent, 4.24 percent and 4.24 percent respectively, the Union Bank of India was 2.96 percent, 5.59 percent and 5.559 percent respectively, the Central Bank of India was 7.39 percent, 6.83 percent and 6.83 percent respectively, the Syndicate Bank was 5.09 percent, 6.57 percent and 6.572 percent respectively, the Indian Bank was 14.24 percent, 29.49 percent and 16.98 percent respectively and the Bank of Baroda was 7.97 percent, 7.97 percent and 7.972 percent respectively.

7.2.2. Profile of Bank Employees

(i) Block-wise Classification

In this study, 275 bank employees were selected from nine blocks of Kanyakumari District using sampling technique. Out of the 275 respondents, 16 (5.82 percent) belonged to Thiruvattar, 123 (44.73 percent) belonged to Agasteeswaram, 22 (8.00 percent) belonged to Thovalai, 33 (12.00 percent) belonged to Kurunthancode, 24 (8.73 percent) belonged to Melpuram, 11 (4.00 percent) belonged to
Rajakamangalam, 20 (7.27 percent) belonged to Thuckalay, 14 (5.09 percent) belonged to Killiyoor and 12 (4.36 percent) respondents belonged to Munchirai block.

(ii) Bank wise Distribution

Out of the 275 respondents, 52 (18.91 percent) were employees of the State Bank of India, 63 (22.91 percent) respondents were of the Indian Overseas Bank, 45 (16.36 percent) were of the State Bank of Travancore, 25 (9.09 percent) belonged to the Canara Bank, 28 (10.18 percent) belonged to the Indian Bank, 17 (6.18 percent) were employees of the Punjab National Bank, 11 (4 percent) belonged to the Central Bank of India, 12 (4.36 percent) belonged to the Corporation Bank, 12 (4.36 percent) were employees of the Syndicate Bank, and 10 (3.64 percent) were of the Union Bank of India and all other nationalized banks.

(iii) Location wise Distribution

Out of the 275 respondents, 20 (7.27 percent) belonged to the rural branches, 101 (36.73 percent) belonged to the urban branches and the remaining 154 (56 percent) belonged to the semi-urban branches.

(iv) Designation wise Distribution

Out of the total 275 respondents, 87 (31.64 percent) were Managers, 15 (5.45 percent) were Senior Assistants, 65 (23.64 percent) were Assistant officers / Executives and 108 (39.27 percent) were Clerks and others.

(v) Socio-Economic Status of the Bank Employees

- Out of the 275 respondents, most of the respondents belonged to the age group of above 50 years (33.45 percent).
A majority of 173 (62.91 percent) respondents were male.

Out of the 275 sample respondents, a majority of 123 (44.73 percent) respondents were Postgraduates. Graduates were 118 (42.91 percent). The Professional degree holders were 30 (10.91 percent). Only 4 (1.45 percent) respondents were of Higher Secondary level.

A majority of 108 (39.27 percent) respondents were earning above Rs.40,000/- as their monthly income.

Most of the 142 (51.64 percent) respondents had banking services above 15 years.

A majority of 135 (49.09 percent) respondents had e-banking services above 5 years.

Out of the 275 respondents, 212 (77.09 percent) were married.

A majority of 180 (65.45 percent) respondents lived in nuclear families.

The sizes of the family of a majority of 181 (65.82 percent) respondents were in the range of three to five members.

Out of the 275 respondents, 206 (74.91 percent) respondents had own houses.

The residences of a majority of 243 (88.36 percent) respondents were concrete houses.

A majority of 132 (48 percent) respondents owned cars.

Most of the 236 respondents (85.82 percent) were income tax payers.

(vi) e-Banking services preferred by Customers in Kanyakumari District

The various e-banking services preferred by the customers of the nationalized banks in Kanyakumari District were studied. According to the result, most of the customers preferred ATM (96 percent). Next preference was to online banking (31.27 percent). The remaining preferences were e-payments (29.82 percent), mobile banking (17.82 percent), VISA card (12.00 percent), credit card (11.64 percent) and smart card (4.00 percent).
(vii) Type of Functions preferred on ATM

As ATM is preferred by the majority of the customers in Kanyakumari district, the type of functions preferred on ATM was analysed with the help of Garette’s Ranking technique. From the result of ranking, it was found that ‘ATM on cash withdrawal’ was the first one. The other types of functions preferred on ATM in the sequence were ‘balance enquiry’, ‘fund transfer’, ‘bill payment’, ‘change PIN number’, ‘loan payment’ and ‘deposit’.

(viii) Nationalized Banks

In nationalized banks, the facilities provided to employees, society, customers, working atmosphere of the employees and so on were studied. Depending on the opinion of the respondents, ‘most of the RBI norms are sincerely followed’ (97.09) was the first one. The others followed were ‘Yearly customer growth is more’ (94.18 percent), ‘More services provided to the society’ (84.73 percent), ‘Per branch number of customer in the same city are more’ (82.55 percent) and so on. ‘Customer complaints are more’ (21.45 percent) was the last one.

7.2.3. Human Resource Management among E-Banking Services of Nationalized Banks in Kanyakumari District

The Indian banking industry has emerged as one of the biggest employers of the banking personnel in the world. Human resource management policies and practices in banks have been the results of protracted industrial relations process. Important aspects in HRM are (i) recruitment and selection (ii) training (iii) job satisfaction (iv) organizational change (v) knowledge management (vi) problem perception (vii) role overhead and (viii) management commitment. The technological changes have made an influence on the employees who work in the banking industry.
e-Banking technology represents a variety of different services like common Automatic Teller Machine (ATM) services, and deposit to automatic bill payment, electronic transfer of funds and computer banking.

The HRM factors among e-banking services were studied and the findings are presented.

(i) Recruitment and Selection

The selection criteria followed for recruitment and selection of bank employees for the nationalized banks in Kanyakumari District were studied. There are three selection criteria i.e. through interview only, through test & interview and through professional bank employee consultancy. Out of the 275 sample respondents, majority of 256 respondents (93.09 percent) were selected by test and interview. Only 4 respondents (1.45 percent) were selected through professional bank employee consultancy.

(ii) Job Satisfaction

Factor Analysis through Rotated Factor Matrix portrays that the identified factors such as regarding their job satisfaction “Satisfied with medical and other allowances”, “Satisfied with amenities and leave rules”, “Satisfied with the facilities”, “Satisfied with working hours” and “Satisfied with salary packages” have been loaded positively with higher values and hence it is concluded that all these factors positively influence the bank employees towards their job satisfaction.

(iii) Employees’ Attitude towards working on e-channel

The attitude of the employees towards working on e-channel was analysed in two ways.
Factor Analysis through Rotated Factor Matrix was used for the evaluation of the factors responsible for the attitude level towards working on e-channel. The extracted three factors were “Ascending job involvement”, “Descending dissatisfaction” and “Optimistic environment”. The primary factor “Ascending job involvement” included the variables “Job is interesting”, “Job is challenging”, “Gives an opportunity to use own talents”, “Gives high job satisfaction” and “Save time” and they were loaded positively with higher values. Hence, it is concluded that the respondents were interested with their job.

Attitude level of the respondents towards working on e-channel

Out of the 275 respondents, 62 respondents were in low level of attitude, 150 were in medium level of attitude and 63 were in the high level of attitude towards working on e-channel responsible for their job performance. The significance of relationship between the attitude of the bank employees towards the impact of working on e-channel and the identified variables were analysed with the help of chi-square test ($\chi^2$).

The result of the analysis shows that there is a significant relationship between the level of attitude of the sample respondents towards the impact of working on e-channel responsible for their job performance and the identified variables such as age, gender, designation, educational status, experience in e-banking service, family size and ownership of car at one percent level.

A significant relationship is also identified between the level of attitude of the sample respondents towards the impact of working on e-channel responsible for their job performance and the identified variables such as marital status and the bank in which they are employed at five percent level.

But there is no significant relationship between the level of attitude of the sample respondents towards the impact of working on e-channel responsible for their job performance and the identified variables such as monthly income, location, experience in banking service, family status, ownership of house, nature of house and assessment of income tax of the respondents even at five percent level of significance.
The Impact of Training on e-banking services, the Opinion regarding Organizational Change and the influence of Knowledge management in e-banking services of the sample respondents in Kanyakumari District are analyzed with the reduction method of factor analysis through rotated factor matrix.

(iv) Regarding the impact of Training on e-banking services

The identified variables, “Helps in meeting emerging technological need”, “Helps in performing the task effectively”, “Training enhanced job satisfaction”, “Helps in preparing for a higher level job”, “Latest developments are known thoroughly”, “Confidence increased while handling e-banking service”, “Performance is considerably increased”, “Helps in avoiding mistakes”, “Enables to cope with organizational change”, “Bridges the gap between manual skill and technical skill” and “Gained adequate knowledge and skill” show a positive correlation with the higher values. Hence, it is concluded that training on e-banking services improve the confidence of the bank employees according to their job performance.

(v) Employees Opinion regarding Organizational Change

The variables, “Changes does not cause any major interruption in work”, “Able to maintain respect and status in switching over to change”, “Organization has a good record in implementing change over e-banking services”, “Able to handle the changes effectively”, “There is lot of co-operation and trust throughout the organization for the change over to e-banking services” and “Organization rewards people who take part in change effort” have been loaded positively with higher values and hence it is concluded that all these factors positively influence the bank employees for effective change over to e-banking services.
(vi) **Regarding the influence of Knowledge Management in e-banking services**

The identified variables, “Magnified abilities to think”, “Enhanced creativity”, “More control over work”, “Enrich banking activities”, “Better knowledge in service” and “Involvement in decision making” show a positive correlation with higher values. Hence, it is concluded that these factors positively influence the employees for enhancing creativity and better empowerment.

(vii) **The problems faced in e-banking services of the sample respondents in Kanyakumari District are analysed.**

a) **Opinion regarding Problems in e-banking services**

The opinion of the bank employees towards the problems faced in e-banking services is analysed with Factor analysis through rotated factor matrix. Three factors are extracted from 18 variables viz. *Grievances in Organization, Burden and Insecurity in Job* and *Heavy workload*, The primary factor include the variables such as “Lack of proper training”, “Lack of technical upgradation”, “Monotony of work”, “Low pay”, “Lack of knowledge regarding e-banking services”, “Complexity of work”, “Poor leadership”, “Job discrimination” and “Low social support” have been positively loaded with higher values. Hence, it is concluded that these variables pose the major set of problems in the context of employees’ knowledge level.

b) **Impact of problem in e-banking services on Job Performance**

Attitude of the bank employees towards the problems in e-banking services was analysed by using Two way ANOVA test. Out of the 275 respondents, 53 (19.27 percent) are in low level of attitude, the majority of 141 (51.27 percent) are in
medium level of attitude and 81 (29.45 percent) are in high level of attitude. The Two Way Anova analysis reveals the respondents’ attitude towards the impact of problems in e-banking services on job performance. There is a significant relationship existing among the variables such as age, location, experience in banking service, experience in e-banking service and bank employed. But no significant relationship exists among the variables like marital status, family status, family size, ownership of house, nature of house, ownership of car and income tax assessment.

c) Nature of Complaints from Customers

Garette’s Ranking technique is carried out to rank the nature of complaints from the customers. The first ranked complaint from the customer is the problem regarding use of ATM or other banking technology with 95.00 percentile rank. The last ranked complaint is wrong entries in their accounts with 5.00 percentile rank. Hence, it is concluded that wrong entries in their accounts are rarely carried out and the main complaint focused is on the use of ATM.

d) Problems faced in dealing with Customers

Garette’s Ranking technique is also employed to rank the problems faced in dealing with customers according to the respondents’ point of view. The first ranked problem is not ready to accept e-channels with 94.44 percentile ranks. The last ranked problem is Complaint to higher authorities with 5.56 percentile rank. Hence, it is concluded that the customers complained rarely to higher authorities and they did not easily accept e-channels.

➢ The role of the bank employees in bank, the opinion regarding banking service quality and the management commitment are analysed with the reduction method of factor analysis through rotated factor matrix.
(viii) **The role of bank employees in bank**

The evaluation of the opinion of the bank employees regarding their role in bank is carried out. As a result, two factors are extracted from 8 variables viz. *Exhaustive Work*, and *Being the Banker*. The primary factor *Exhaustive Work*, includes the identified variables such as “Job assignments are much taxing”, “Much expectations from higher authority”, “No sufficient assistance to complete the assignment”, “Too many supervisory hours are imposed” and “Feel over work load” have been positively loaded with higher values and hence it is concluded that these factors expose the employees’ work burden in the bank.

(ix) **Impact of Staff’s opinion on Banking Service Quality Variables**

The impact of opinion of the bank employees on banking service quality variables is analyzed with 18 variables and three factors viz. *Managerial support and bank policies*, *Customization and Corporate Image* and *Quality & Integrity* are extracted. The primary factor *Managerial support and bank policies*, includes the identified variables such as “Managerial support”, “Bank policies and procedures”, “Recognition of work”, “Feedback system”, “Provision of training”, “Privileges”, “Interaction” and “New products and services” have been positively loaded with higher values. Hence, it is concluded that these variables pose the importance of the managerial support and bank policies and procedures with regard to banking service quality.

(x) **Opinion of Bank Employees on Commitment of Management**

The evaluation of the opinion of the bank employees regarding the role of management to service quality is carried out and two factors viz. *Maximizing*
**Profits** and **Employees’ Empowerment** are extracted from 8 variables. The primary factor, **Maximizing Profits**, includes the identified variables such as Communication systems in banks, Willing to put more effort for profit of bank, Care of bank’s future, Fair payments and Participative decision making have been loaded positively with higher values and hence it is concluded that all these factors indicate the commitment of the management to take more effort for the profit of the bank and future of the bank.

7.3. SUGGESTIONS

Based on the above findings, the following suggestions are arrived at.

7.3.1. Suggestions to Top Management

1. **Recruitment and Selection**

☐ The growing trends clearly reveal that the banks are keen on expanding their base in the semi-urban and rural areas. The “Bottom of the Pyramid” concept is well adopted and being executed. The ascending number of employees in rural branches reinforces the fact that the top management is well aware of the above mentioned fact. For an establishment of this sustaining objective, it is better to post at least two-third of the staff strength with natives than posting employees of other states in such semi urban branches.

☐ The category wise employee strength highlights the recruitment ratio existing in various PSBs. Except for Indian bank, all other banks recruit officers, clerks and sub-staff in the ratio of 1:1:1. A split up based on ‘customers per head’ rather than ‘business per head’ will lead to better customer service and thereby goodwill and profits.

2. **Customer Satisfaction through e-kiosk**

☐ ATM stands as the most preferred e-banking channel. Obviously, more the number of ATMs more the customers are going to be satisfied. Through
ATMs customers prefer cash withdrawal, funds transfer, balance enquiry etc. To cater all these, opening of “e-kiosk” (a facility having machines capable of effecting funds transfer, withdrawal, cash deposits etc. through ATM cards) can be done in large numbers. This will also reduce the waiting time of customers, which leads to better customer satisfaction and reduced complaints.

**Mobile Banking**

- The other preferred channels are online transfers, mobile banking and smart cards in the order of their preference. Of these, mobile banking has become the order of the day. Developing Android applications self-customizing ability brings both net banking and mobile banking into effect in the same device. This opportunity should be tapped by all the banks to enhance their technical stand in the market. This also reduces the work-load of their human resource and provides them time for doing some quality work.

- The findings clearly depict the fact that additional services like Aadhar based LPG subsidy disbursement, Prime Minister Insurance schemes (PMJSY, PMJJY) are offered to the society through banks. Higher the variation in offerings, higher is the probability of hiccups and complaints. If the above mentioned suggestions are implemented, the number of customer complaints can be reduced a lot.

**3. Creating interest to Bank Employees**

- The success of a player operating in the service industry largely depends on its human resource. Job satisfaction is much essential for having a good quality resource. In that aspect, the respondents are highly satisfied in terms of salary & allowances, working hours etc. However, it becomes essential for the management to safeguard the interest of the employees in the future also.

**4. Training to Bank Employees**

- Training is an unavoidable ingredient for building up confidence among the employees. Knowledge upgradation and refreshing it then and there is
essential for employees to perform their duties with ease and grace. Providing proper assistance, infrastructure and ensuring their work-life balance can also be added to the list of must-do things to ensure a sound human resource.

The respondent lot reveals the fact that a majority has banking experience for nearly 15 years, but the e-banking experience of a majority is in the range of 5 years and above. Banking being an age old industry, the employee force having better experience should be well trained to accustom to the e-banking, which poses some deviations from their long-practiced banking methods.

5. Knowledge Management practices

The study clearly shows that most of the problems in e-banking are due to lack of efficient knowledge management practices in the organization. Especially in terms of organizational changes like software migration, adherence to changes in governmental regulations etc. knowledge management should be treated nothing less than any other task of the bank.

Awareness Camps

One more major issue in e-banking system is the acceptance level of customers. Most of the customers (especially in rural areas) are even unable to handle their ATM cards for withdrawal. Most of the PMJDY (PradhanMantri Jan DhanYojana) accounts are equipped with RUPAY cards, with an added advantage of insurance. The masses are unaware of the usage and they lose their money by handing over the cards to somebody else for cash withdrawal. So, it makes the customers’ inclusion into the knowledge management framework, a mandatory one. Conducting awareness camps through FLCC (Financial Literacy Credit Counselling)centres and Business Correspondents (BC) is a highly recommended move to tackle this problem.

6. Management Support

Though a list of suggestions is being presented, all these suggestions can be implemented only with a strong management support & a thoroughly tailored
managerial policy as the corner stones of all other knowledge management activities.

7. e-Feedback System

✓ Generally, employees who have developed a sense of belongingness towards their organization, expects their suggestions to be listened by the management. Collective decision making and participative decision making through unions and associations is a general phenomenon in public sector banks. However, implementation of online feedback system and providing a chance for every employee to voice out his opinion towards a crisis may (most probably) lead to unexplored opportunities, worth enough to solve the crisis.

✓ Thus, an effective knowledge management process adds value to the bank’s image along with a hefty bottom line.

7.4 SCOPE FOR FURTHER RESEARCH

The present study directs the researcher to probe further in this field. The researcher from her experience advocates the following issues for further research.

1. A study on Organizational Climate in Nationalized banks.
4. A comparative study on Knowledge Management in e-banking services in Private and Public sector banks.
7.5. CONCLUSION

The success of nationalized banks in India largely depends on the intellectual development of the employees. Along with intellectual development of the knowledge worker, technical infrastructures of the bank must be ensured to enhance the effectiveness of the employee and the bank. Generally, the banking profession in India is recognized with standardized salary scale, higher social status and dignity. As can be found from the present study, human resources in banks are enjoying comparatively better facilities under the rules of banking industry. Employees of the bank get good bonus and compensation, including salary grade, leave facilities, housing facilities, gratuities etc. The employees in nationalized banks are more satisfied with salary scale, job position, promotion scheme, working environment but very much worried about working hours and work pressure. Most of the employees are less satisfied with HRM policies and practice, job analysis, IT facilities, job evaluation and performance measurement technique. The nationalized banks in India have to examine the working hours of the bank employees and reduce their burden which will lead to ascending job involvement of the bank employees.

Internet banking has become a necessary survival weapon and is fundamentally changing the banking industry worldwide. Today, the click of the mouse offers customers banking services at a much lower cost and also empowers them with unprecedented freedom in choosing vendors for their financial service needs. The rise of Internet banking is redefining business relationship with the customers. The International scope of Internet banking provides new growth perspectives and Internet business is a catalyst for new technologies and new business processes. The reach of Internet banking has rapidly increased due to the
Telecommunication Infrastructure development in India. In this context, the present study has confirmed that the employees in nationalized banks are satisfied with training on e-channel that improves their confidence level in job performance, helps to prepare for higher level job, makes to know latest developments and helps to avoid mistakes. Even though, the bank employees face grievances in organization such as lack of technical upgradation, poor leadership, low social support etc. and insecurity in job. The top management has to improve their technical upgradation frequently and make job security assessment for the employees to feel secured in their job. This will help the employees to deliver satisfied work.

Bank managers should be prepared to manage the people so that right type of data can be used in the computer at the right time. Commitment of all the sections of employees to computerization should be evolved to cover various sections of employees. The executives and administrators must make use of Computer Based Management Information System (CBMIS) to enhance the quality of their decisions.

The proper empowerment of HR department means their participation in preparing management policies, plan and program, forecasting demand and supply of human resources and in policy formulation and implementation. This will help to recruit and maintain skilled, knowledgeable and well performed workforce to meet current and future organizational as well as individual needs.

The system of reward and punishment should be made more clear and transparent while there should be an institutionalized system for calling periodical information, good work done by staff for prompt appreciation of their deeds and
punishment to the erring employees should be quick and proper to serve as a deterrent to others.

The emergence of new banking management practices has been marked by the proliferation of targets, meeting customers and stakeholders’ expectations, measurement and compliance with regulatory standards. With rapid changes in emphasis, the banking sector is now examining its internal structure and reviewing the roles and responsibilities of employees and managers so as to deliver the top quality services demanded by the stakeholders. As can be found from the present study, the bank employees feel that the organizational change over to e-banking services does not cause any major interruption in work.

Organizations are realizing that knowledge management (KM) is a valuable instrument in improving performance. Through the connection of people, processes, and technology, knowledge management focuses on leveraging corporate knowledge and operations. The present study has confirmed that the knowledge management in e-banking services influences the bank employees in a better way that they enhance their creativity, enrich their banking activities, gaining better knowledge in service and make involvement in decision making.

Banks should establish a high power HRM Committee at the corporate level. HRM task force at various levels may also be set up to implement various HRM measures as initiated and approved by the HRM Committee.

All banks provide online banking facility to their customers as an added advantage. Internet banking enables people to carry out most of their banking
transactions using a safe website, which is operated by their respective banks. From the present study, it is obvious that the bank employees face problems in dealing with customers. The main problem is that the customers do not adapt to e-channels easily. The management should arrange necessary awareness programmes for customers to feel free to use e-channels. This will lead to customer satisfaction.

The present study has confirmed that the bank employees are satisfied with the banking service quality variables such as managerial support, bank policies and procedures, work recognition, new products and services, feedback system and training. But according to their role in bank, they face problem that there is no sufficient assistance to complete their assignment. This poses a lack of work within the bank working hours. The top management should allocate necessary assistances to the bank employees in order to complete their work in proper time.

The nationalized banking system in India is standing at an important cross road. Considering the importance of banks in the nation building process, the choices made now could have a bearing on the economic future of the country and on the lives of crores of our fellow countrymen, many of whom are yet to be touched by the formal financial system. We must succeed not only for ourselves but also for the society and for the nation.