3.4. Conclusion

The above studies conclude that IT has appreciable positive effects on bank productivity, cashiers’ work, banking transaction, bank patronage, bank services delivery, customers’ services and bank services. IT is playing vital role in development of banking system and services. No doubt, studies have been conducted in various aspects and its impact on banks. Many studies are conducted in Indian as well as with foreign context. Despite, research papers articles, committee reports have been written on some aspects of information technology, banking system & services, customer adoption factors and employees perception to banking technology.

Hence, it is a need of the hour to explore the related aspects of technology, its impact on Indian banks and further opportunities and challenges to better manage transformation with IT. The present study is devoted to how role of technology is taking place in Indian banks, role of e-channels in banks’ efficiency and what the customers and banks employees observe about eservices of the banks. On the basis of empirical analysis, study travels around the problems of banks in managing IT and suggests some possible measures to manage the problems in a better way.

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