Problems, Limitations and Future Research Prospects

1.1 Problems

1. Researchers faced the problems to distinguish between universal banking and commercial banking.
2. Researchers also faced the problems to collect data mainly based on universal banking i.e. State Bank of India and ICICI Bank.
3. Since the data was available only for last ten years, we also faced problem to extend larger sample size.
4. Data for the research was only available from the bank annual report point of view which was not adequate to conduct more elaborative study on universal banks.

1.2 Limitations

1. The study was based on the two banks only, i.e. SBI & ICICI Bank.
2. Factors were derived from the review therefore; some more factors may be there in the present scenario.
3. We could not compare the profitability of the commercial banking services and universal banking services because in the annexure of balance sheet data of both was not classified.
4. Since the study is based on 10 years duration for financial data, it could be done on larger sample size.
1.3 Future Research Prospects

1. The study can be conducted on the Private Banks and Foreign Banks and evaluation of profitability and efficiency of these banks.

2. For the further research study can be conducted on the basis of primary sources of data i.e. based on the questionnaire.

3. Factors of universal banking can be identified by the primary data like interview of the banks managers or the person who is in charge of banks by universal banking services provided.

4. A comparative study can be conducted between universal banking and commercial banking and profitability of the commercial banking services and universal banking services can be measured.

5. The study can be conducted on the universal banking considering the innovation in Technology and mode of banking activities.

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