Chapter 5
Conclusions
Conclusions:

5.1 Findings:

1. 82% banks provide ATM Facility.
2. 65% banks provide debit card Facility.
3. 67% banks provide ATM cum Debit card Facility.
4. 70% banks provide credit card Facility.
5. 96% banks provide Internet Banking.
6. 98% provide Electronic Funds Transfer.
7. 94% banks provide Electronic Clearing.
8. 85% provide Electronic Bill Payments.
9. 98% banks provide Mobile/Phone banking.
10. 93% provide Core Banking.
11. 54% provide Wealth Management.
12. 91% provide RTGS Facility.
13. 83% banks provide DEMAT Services
14. 80% provide trading account Facility
15. 93% banks provide FOREX services
16. 87% banks provide multi-city pay at par cheques Facility.
5.2 Conclusions:

1. Banks are more inclined to provide technology based/oriented services to customers.
2. Technology Implementation has improved consistency and reliability in the operations of bank.
3. Technology implementation has helped in improving employee productivity, governance and security in banking transactions. It has also helped in reducing cost of operations.
4. Convenience and Efficiency are yet to be achieved.
5. Though banks are giving global ATM cards, its use is not optimum.
6. Due to technology implementation, banks are introducing innovative services for their customers. There is a growth in financial products provided by banks.