CHAPTER 6
LIMITATIONS AND FUTURE SCOPE

6.1 LIMITATIONS OF THE STUDY

1. Researcher was not able to consider all type of banks for data collection as it was widening the scope of this study. The future researchers can do study on all type of banks and number of banks should also be increased.

2. The collection of data was from the banks based in Delhi NCR. So, rural areas were untouched for data collection.

3. After demonetization and incoming of DIGITAL India concept many new things and facilities for consumer convenience has been added and those were not considered at the time of data collection.

6.2 DIRECTION FOR FURTHER RESEARCH

During our investigation, we came across several questions that could be interesting for further research. These fields are useful for further research which would give a broader picture on the alternative banking area. The findings of this study provide a foundation to pursue further research in alternative banking and concluded some meaningful results regarding customer satisfaction in alternative banking services and examined customer satisfaction level comparatively. However, there is a need to refine the results in different city, location or state and different banks. Some points which may be considered for further research are elaborated below.

1. In this research the researcher has focused on Delhi/ NCR region as he used convenience sampling method for it so the population was educated and of working class thus due to lack of time customer was the user of e-banking. Thus, the researchers suggest that the upcoming researchers should focus on rural area and also in the areas other than Delhi NCR for collecting primary data.
2. Secondly, the researcher has mainly highlighted the customer satisfaction Dimensions of online banking not on the problems faced by the customers while using e-banking practices.

3. Due to Pradhan Mantri Kaushal Yojna, Digital India initiative and after demonetization the fact is that rural India is growing and adopting new business practices, it will be great experience to investigate the potential for online banking in rural part of India.

4. The further research can also be done to investigate to identify the drivers of online banking in rural India.