CHAPTER VII
SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

7.1 INTRODUCTION
In this chapter, the researcher has presented the findings, suggestions conclusion and the scope for further research.

7.2 FINDINGS

- 24.3 per cent of the respondents belongs to the age group of 46-55 years in IOB and 25.5 per cent of the respondents belongs to the age group of 46-55 years in ICICI.
- 56.7 per cent of the respondents were male in IOB and 60.5 per cent of the respondents were male in ICICI.
- 57.4 per cent of the respondents had completed Post Graduate degree in IOB and 61 per cent of the respondents had completed Post Graduate degree in ICICI.
- 56.5 per cent of the respondents are married in IOB and 50.4 per cent of the respondents are married in ICICI.
- 31 per cent of the respondents were Farmer in IOB and 38.6 per cent of the respondents were Businessmen in ICICI.
- Regarding the monthly income of the selected respondents 47 per cent of the respondents monthly Income were Rs.20,001 to Rs. 25,000 in both the banks.
- 39.5 per cent of the respondents were living in Semi Urban area in IOB and 48.8 per cent of the respondents were living in were Urban area in ICICI.
- In IOB 38.8 per cent of the respondents were opening their bank account for the purpose of Salary and 39.4 per cent of the respondents were opening bank account for utilising the Product and Services provided by the bank.
In IOB 33.1 per cent of the respondents were using e-banking services from 10 to 15 Years and in ICICI 35.6 per cent of the respondents were using e-banking services from 5 to 10 Years.

53.6 per cent of the respondents uses the e-banking services due to Ease of use in IOB and in ICICI 54 per cent of the respondents used the e-banking services from the same reason.

39.66 per cent of the respondents of IOB and 46.2 per cent of the respondents of ICICI were the levels of knowledge of e-banking services.

33.7 per cent of the respondents of IOB and 40.5 per cent of the respondents of ICICI the levels of usage of technology of e-banking services were Credit Card services.

41.77 per cent of the respondents of IOB and 47 per cent of the respondents of ICICI have the frequencies of usage of e-banking services in a month were more than 10 times.

49.6 per cent of the respondents were highly satisfied with the qualities of the card in IOB and 50.4 per cent of the respondents were highly satisfied with the qualities of the card in ICICI.

Most of the respondents were highly satisfied with the level of satisfaction on easiness in operating e-banking services in IOB (51.5 per cent) and ICICI (52.1 per cent).

Most of the respondents were highly satisfied with the level of satisfaction on promptness in IOB and ICICI.

Most of the respondents were highly satisfied with the level of satisfaction on quantities of the transactions in IOB (54 per cent) and ICICI (53.6 per cent).

Most of the respondents were satisfied with the level of satisfaction on qualities of the physical currency notes in IOB (44.7 per cent) and ICICI (44.5 per cent).

Most of the respondents were satisfied with the level of satisfaction on ATM outlets availability in IOB (42.6 per cent) and ICICI (46.2 per cent).
Most of the respondents were satisfied with the level of satisfaction on availability of money in ATM in IOB (42.2 per cent) and ICICI (44.3 per cent).

Most of the respondents were satisfied with the locations levels of satisfaction in IOB (44.9 per cent) and ICICI (47 per cent).

Most of the respondents were Neutral with the level of satisfaction towards the printing slips in IOB (27.4 per cent) and ICICI (28.3 per cent).

Most of the respondents were highly satisfied with the levels of satisfaction towards the alerts in IOB (49.6 per cent) and ICICI (50.4 per cent).

Most of the respondents were highly satisfied with the level of satisfaction on status of account and balance in IOB (51.5 per cent) and ICICI (52.1 per cent).

Most of the respondents were highly satisfied with the levels of satisfaction towards the alerts in IOB (49.6 per cent) and ICICI (50.4 per cent).

Most of the respondents were highly satisfied with the level of satisfaction on status of account and balance in IOB (51.5 per cent) and ICICI (52.1 per cent).

Most of the respondents were highly satisfied with the level of satisfaction in respect of safety in IOB (54 per cent) and ICICI (53.6 per cent).

Most of the respondents were satisfied with the level of satisfaction in respect of statement request in IOB (42.6 per cent) and ICICI (46.2 per cent).

Most of the respondents were Neutral with the levels of satisfaction in respect of time duration in IOB (42.2 per cent) and ICICI (44.3 per cent) respondents were Satisfied.

Most of the respondents were neutral with the level of satisfaction in respect of musical backdrops in IOB (27.4 per cent) and ICICI (28.3 per cent).

Among the selected customers, most of the respondents were highly Satisfied with the levels of satisfaction in respect of reasonable voice inputs in IOB (55.3 per cent) and ICICI (54.6 per cent).

The researcher has found that, most of the respondents were highly satisfied with the level of satisfaction in respect of transactions apperancy in IOB (49.6 per cent) and ICICI (50.4 per cent).
Among the selected customers, most of the respondents were highly satisfied with the levels of satisfaction in respect of vocal directions in IOB (51.5 per cent) and ICICI (52.1 per cent).

The researcher has found that, most of the respondents were highly satisfied with the levels of satisfaction in respect of timing in reaching in IOB and ICICI.

Among the selected customers, most of the respondents were satisfied with the levels of satisfaction towards the ease of use in IOB (44.7 per cent) and ICICI (44.5 per cent).

The researcher has found that, most of the respondents were satisfied with the levels of satisfaction in respect of prepaid mobile recharge in IOB (42.6 per cent) and ICICI (46.2 per cent).

The researcher has found that, most of the respondents were satisfied with the level of satisfaction in respect of SMS alerts in IOB (31 per cent) and ICICI (44.3 per cent).

Among the selected customers, most of the respondents were satisfied with the levels of satisfaction towards status of transactions in IOB (44.9 per cent) and ICICI (47 per cent).

The researcher has found that, most of the respondents were highly satisfied with the level of satisfaction in respect of the usage of applications in IOB (55.3 per cent) and ICICI (54.6 per cent).

Among the selected customers, most of the respondents were highly satisfied with the levels of satisfaction towards the space using for applications in IOB (49.6 per cent) and ICICI (50.4 per cent).

The researcher has found that, most of the respondents were highly satisfied with the levels of satisfaction in respect of the easiness login and off while accessing the e-banking services in IOB and ICICI.

The researcher has found that, most of the respondents were highly satisfied with the level of satisfaction on service quality dimensions in IOB (54 per cent) and ICICI (53.6 per cent).
Among the selected customers, most of the respondents were neutral with the levels of satisfaction towards the residences in IOB (42.2 per cent) and most of the respondents were satisfied with the levels of satisfaction towards the residences in ICICI (44.3 per cent).

The researcher has found that, most of the respondents were satisfied with the levels of satisfaction towards ATM facilities services in IOB (44.9 per cent) and ICICI (47 per cent).

The researcher has found that, most of the respondents were neutral with the level of satisfaction in respect of cash counting equipment in IOB (27.4 per cent) and ICICI (28.3 per cent).

The researcher has found that, most of the respondents were highly satisfied with the levels of satisfaction in respect of counter partitions in banks and its branches in IOB (55.3 per cent) and ICICI (54.6 per cent).

The researcher has found that, most of the respondents were highly satisfied with the levels of satisfaction on bank’s alerts in every transaction in IOB (54 per cent) and ICICI (53.6 per cent).

The researcher has found that, most of the respondents were satisfied with the level of satisfaction towards services delivered as per the brochure and its corresponding in IOB (42.6 per cent) and ICICI (46.6 per cent).

The researcher has found that, most of the respondents were neutral with the levels of satisfaction towards bank’s information as available in the website presenting the e-banking services and its information in IOB (42.2 per cent) and most of the respondents were satisfied with the levels of satisfaction towards bank’s information available in the website presenting the e-banking services and its information in ICICI (44.3 per cent).

The researcher has found that, most of the respondents were satisfied with the levels of satisfaction in respect of updated information relating to the e-banking services in IOB (44.9 per cent) and ICICI (47 per cent).
The researcher has found that, most of the respondents were neutral with the level of satisfaction in respect of process of transactions in IOB (27.4 per cent) and ICICI (28.3 per cent).

The researcher has found that, most of the respondents were highly satisfied with the levels of satisfaction in respect towards broad range of products and services in IOB (55.3 per cent) and ICICI (54.6 per cent).

The researcher has found that, most of the respondents were highly satisfied with the levels of satisfaction of respondents towards the responsiveness in IOB (49.6 per cent) and ICICI (50.4 per cent).

The researcher has found that, most of the respondents were highly satisfied with the level of satisfaction in respect of customer service representatives in IOB (51.5 per cent) and ICICI (52.1 per cent).

The researcher has found that, most of the respondents were satisfied with the levels of satisfaction in respect of confirmation speed and promptness over the e-banking services in IOB (44.7 per cent) and ICICI (44.5 per cent).

The researcher has found that, most of the respondents were neutral with the levels of satisfaction in respect of transactions’ quality over the e-banking services in IOB (27.4 per cent) and ICICI (28.3 per cent).

7.2.1 LEVEL OF SATISFACTION WITH TECHNOLOGY USAGE

The general information of Age, Gender, Education, Profession and Monthly Income are compared with the identified variables regarding the Level of Satisfaction of Technology. They are Quality of Card, Easy to Operate, Easy to Operate, Transaction's Quantity, Currency Quality, Availability of ATM in Numbers, Availability of Money in ATM, Location, Printing Slips, Alerts, Status of account and balance, E-payment and transfer, Safety, Due instalment inquiry, Statement request, Time duration for each transaction, Musical backdrop, Reasonable voice prompts, Apparent transactions, Vocal directions, Time taking for to reach, Easy to use,
Prepaid Mobile recharge, SMS alerts, Transaction status, Usage of the app, Space using for app, Speedy transaction and Easy login/logoff.

**Age and Level of satisfaction of IOB and ICICI customers**

All these factors possess the p value higher than 5 per cent level of significance. Hence, the null hypothesis is accepted in all the selected variable and confirmed in the study of IOB.

All these factors possess the p value higher than 5 per cent level of significance. Hence, the null hypothesis is accepted in all the selected variable and confirmed in the study of ICICI.

**Gender and Level of satisfaction of IOB and ICICI customers**

Regarding IOB the independent sample t-test results showed the variables printing slips and musical backdrop have their p values lesser than 5 per cent level of significance. Hence, the null hypothesis is rejected for these variables.

In ICICI, the means of the following variables namely technology usage - promptness, transaction's quantity, availability of money in ATM, e-payment and transfer, safety, time duration for each transaction, reasonable voice prompts, time taking for to reach, SMS alerts, usage of the app and easy login/logoff have their p values lesser than 5 per cent level of significance. Hence, the null hypothesis is rejected for these variables.

**Educational Qualification and Level of satisfaction IOB and ICICI customers**

In IOB, certain factors like Quality of card, Promptness, Transaction's Quantity, Alerts, E-payment transfer, safety, Reasonable voice prompt, apparent
instructions, Time taking to reach, Usage of the app, Space using for app and easy login log off possess the p value less than 5 per cent level of significance. Hence, the null hypothesis related with these variables is rejected.

In ICICI, certain factors like currency quality, Availability of ATM in numbers, Availability of money all the times in ATM, Printing slips, Due instalment enquiry, Statement request, time duration of each transaction, Musical backdrop during waiting, Mobile banking-easy to use, Prepaid mobile recharge, SMS alerts and transaction status possess the p value less than 5 per cent level of significance. Hence, the null hypothesis related with these variables is rejected.

**Nature of the Profession and Level of satisfaction of IOB and ICICI customers**

All the factors possess the p value less than 5 per cent level of significance. Hence, the null hypothesis is rejected in all the selected variables of IOB.

In ICICI certain factors like Promptness, Currency quality, Availability of ATM in numbers, Availability of Money at ATM all the times, Location, Printing slips, E-payment and transfer, Statement request, Time duration of each transaction, Musical backdrop, Due instalment enquiry, Time taking to reach the customer executive, Easy to use, SMS alerts, Prepaid Mobile recharge, transaction status and Easy login/logoff possess the p value less than 5 per cent level of significance. Hence, the null hypothesis related with these variables is rejected.

**Monthly income and Level of satisfaction of IOB and ICICI customers**

The null hypothesis is rejected in all the cases and confirmed that there is a significant difference between monthly income and the level of satisfaction of bank customers of IOB.
In ICICI, certain factors like Currency Quality, Availability of ATM in Numbers, Availability of Money in ATM, Location, Printing slips, Due installment enquiry, Statement request, Time duration for each transaction, Musical backdrop, Reasonable voice prompt, Mobile banking - Easy to use, Prepaid mobile recharge, SMS alerts, Transaction status, Usage of the app possess the p value less than 5 per cent level of significance. Hence, the null hypothesis related with these variables is rejected.

7.2.2 LEVEL OF SATISFACTION WITH SERVICE QUALITY DIMENSION

The general information of Age, Gender, Education, Profession and Monthly Income are compared with the identified 48 variables regarding the level of satisfaction with service quality dimension. They are Tangibility, Updated technology, Residence, Satisfied ATM facility, Cash counting equipment, Counter Partitions in bank and its branches, Boards or signs, Reliability, Unfrozen websites often, Bank alerts in every transaction, Good services to the customers, Deliver services as per brochure, Information on website, Updated information, Transaction processes, Wide range of products and services, Responsiveness, Customer service representative, Service performance, Continuity in services, Quick confirmation, Prompt handling of request, Providing new information, Assurance, Employees knowledge, Satisfactory in solving problems, Frank and friendly staff, Politeness of employees, Availability of all the information in website, Experienced management, Empathy, Supply enough information on e-banking, Customer care services, Guidelines for operating e-banking, Specific needs and requirements, Financial consultancy, Chances for Reset password- ATM, Chances for Reset password of e-banking, Efficiency, Faster login, Plastic cards, Electronic fund transfer, Clearing
services, Accuracy, Instant problem solving, Bank insists on error free transaction and Electronic payment.

**Age and Level of satisfaction of IOB and ICICI customers**

All factors possess the p value higher than 5 per cent level of significance. Hence, the null hypothesis is accepted in IOB for these variables.

It is clear the related with all factors possess the p value higher than 5 per cent level of significance. Hence, the null hypothesis is accepted in all the cases for ICICI.

**Gender and Level of satisfaction of IOB and ICICI customers**

The variables namely cash counting equipment, specific needs and requirements, transaction processes, Employees knowledge and instant problem solving have their p values lesser than 5 per cent level of significance. Hence, the null hypothesis related with these variables is rejected for IOB.

The variables namely residence, counter partitions in bank and its branches, unfrozen websites often, bank alerts in every transaction, information on website, wide range of products and services, service performance, continuity in services, providing new information, satisfactory in solving problems, availability of all the information in website, experienced management, customer care services, financial consultancy, efficiency, faster login, clearing services and bank insists on error free transaction have their p values lesser than 5 per cent level of significance. Hence, the null hypothesis is rejected for these variables for ICICI.
Nature of the Profession and Level of satisfaction of IOB and ICICI customers

All the factors possess the p value less than 5 per cent level of significance. Hence, the null hypothesis related with these variables is rejected in IOB.

In ICICI, certain factors except Boards or signs, Reliability, Unfrozen websites often, bank alerts in every transaction, Responsiveness, customer service representative, service performance, continuity in service, frank and friendly staff, politeness of employees, availability of all the information in website, experienced management, chances for reset the pass word, reset the pass word in e banking, efficiency, faster login and electronic payment possess the p value less than 5 per cent level of significance. Hence, the null hypothesis related with these variables is rejected.

Educational qualification and Level of satisfaction of IOB and ICICI customers

In IOB, certain factors are Counter partitions in bank and its branches, Boards or sign, Unfrozen websites often, Bank alerts in every transaction, Wide range of services, Responsiveness, Service performance, Continuity in service, Satisfactory in solving problems, Frank and friendly staff, Availability of all the information in website, Experienced management, Financial consultancy, Chances for reset the pass word, Efficiency, faster login, Electronic payment and Bank insists on error free transaction the p value less than 5 per cent level of significance. Hence, the null hypothesis related with these variables is rejected.

In ICICI, certain factors Updated technology, Residence, Satisfied ATM facility, Cash counting equipment, Goods services to the customer, Information available, Updated information, Transaction process, Quick confirmation, Prompt
handling of request, Providing new information, Employees knowledge, Assurance, Empathy, Supply enough information, Specific needs and requirements, Plastic cards, Electronic fund transfer, Clearing services, Instant problem solving possess the p value less than 5 per cent level of significance. Hence, the null hypothesis related with these variables is rejected.

**Monthly Income and Level of satisfaction of IOB and ICICI customers**

It is clear the related with all factors possess the p value less than 5 per cent level of significance. Hence, the null hypothesis related with these variables is rejected in IOB.

In ICICI, certain factors except Counter partitions in bank and its branches, Boards or signs, Reliability, Bank alerts in every transaction, Wide range of products, Responsiveness, Customer service representative, Continuity in services, satisfactory in solving problems, frank and friendly staff, Politeness of employees, Experienced management, Financial consultancy, Faster login, Bank insists on error free transaction and Electronic payment possess the p value less than 5 per cent level of significance. Hence, the null hypothesis related with these variables is rejected.

**7.2.3 TIME BEING USED AND LEVEL OF SATISFACTION**

The Time being used E-Banking Services and Level of Satisfaction are compared with the identified 12 variables. They are With ATM, With Internet Banking, With Telephone Banking, With Mobile Banking, With APP, Tangibility, Reliability, Responsiveness, Assurance, Empathy, Efficiency and Accuracy.
The factors namely with ATM, reliability, assurance, efficiency and accuracy are significant at 5 per cent and 1 per cent respectively. Hence, the null hypothesis is rejected in IOB for these variables.

The factors namely with ATM, with Mobile banking, with App, reliability and accuracy are significant at 5 per cent and 1 per cent respectively. Hence, the null hypothesis is rejected in ICICI for these variables.

7.2.4 FREQUENCY OF USING E-BANKING SERVICES AND LEVEL OF SATISFACTION

The F value of IOB 8.406 and the p value of IOB 0.000, which is significant at 5 per cent level represents the rejection of null hypothesis, which certainly comprehends that there is a significant impact on frequency of using e-banking services in a month with respect to service quality dimension and technology usage with ATM.

The F value of ICICI 7.958 and the p value of ICICI 0.000, which is significant at 5 per cent level represents the rejection of null hypothesis, which certainly comprehends that there is a significant impact on frequency of using e-banking services in a month with respect to service quality dimension and technology usage with ATM.

Level of satisfaction on technology usage of IOB and ICICI customers

The Technology Usage and the Level of Satisfaction are compared with the identified 34 variables. They are Easy to Operate, Availability of Money in ATM, Availability of ATM in Numbers, Status of account and balance, E-payment and transfer, Safety, Statement request, Time duration for each transaction, Musical
backdrop, With Telephone banking, Time taking for to reach, With Mobile Banking, SMS alerts, Easy to use, Prepaid Mobile recharge, Easy login/logoff, Speedy transaction, Transaction status, Vocal directions, Reasonable voice prompts, Apparent transactions, Usage of the app, Quality of Card, Promptness, Transaction's Quantity, Location, Printing Slips, With Internet Banking, Alerts, Currency Quality, Due instalment enquiry, With APP and Space using for app.

The variables are ranked as per the weighted average score. Higher the average better will be the rank. It is inferred from the table that the scores and the rank is to be verified in the order of ascending. The top three ranks are occupied by Easy to Operate, With ATM and Availability of Money in ATM whereas the last rank is with Space using for app in IOB.

The variables are ranked as per the weighted average score. Higher the average better will be the rank. It is inferred from the table that the scores and the rank is to be verified in the order of ascending. The top three ranks are occupied by promptness, location and safety whereas the last rank is with Reasonable voice prompts in ICICI.

**Level of satisfaction on service quality dimension of IOB and ICICI customers**

The Service quality dimension and the Level of Satisfaction are compared with the identified 34 variables. They are Satisfied ATM facility, Reliability, Bank alerts in every transaction, Deliver services as per brochure, Good services to the customers, Updated information, Responsiveness, Service performance, Customer care services, Politeness of employees, Efficiency, Faster login, Electronic fund transfer, Accuracy, Electronic payment, Clearing services, Specific needs and
requirements, Experienced management, Continuity in services, Counter Partitions in bank and its branches, Updated technology, Tangibility, Boards or signs, Information on website, Unfrozen websites often, Wide range of products and services, Providing new information, Satisfactory in solving problems, Quick conformation, Assurance, Supply enough information on e-banking, Guidelines for operating e-banking, Chances for Reset password of e-banking, Instant problem solving, Plastic cards, Financial consultancy, Availability of all the information in website, Frank and friendly staff, Prompt handling of request, Customer service representative, Transaction processes, Cash counting equipment, Residence, Level of Satisfaction - Service Quality Dimension, Employees knowledge, Empathy, Chances for Reset password – ATM and Bank insists on error free transaction.

The variables are ranked as per the weighted average score. Higher the average better will be the rank. It is inferred from the table that the scores and the rank is to be verified in the order of ascending. The top three ranks are occupied by satisfied ATM facility, Reliability and Bank alerts in every transaction whereas the last rank is with Bank insist on error free transaction in IOB.

The variables are ranked as per the weighted average score. Higher the average better will be the rank. It is inferred from the table that the scores and the rank is to be verified in the order of ascending. The top three ranks are occupied by Tangibility, Reliability and Information on website whereas the last rank is with experienced management in ICICI.
7.2.5 PROBLEMS ON TECHNOLOGY IN E-BANKING OF IOB AND ICICI

The Problems on Technology in E-Banking and the Level of Satisfaction are compared with the identified 15 variables. They are Problems on Technology in e-banking, Quality of card while swiping, ATM - Out of cash, ATM - Not printing slips, Hard buttons ATM, Time taking for taking money, Wrong money deduction, Safety and Security, Irresponsive and Slow response, Disconnection during money transaction, Complicated steps, Reaching executives is very difficult, Imprompt services, Lack of signal and Taking login time to get back the wrongly deducted amount.

Age and Problems faced by the respondents of IOB and ICICI customers

In IOB, all factors possess the p value is higher than 5 per cent level of significance. Hence, the null hypothesis is accepted in all the cases and confirmed that there is no significant difference between age and the problems faced by bank customers of IOB towards technology usage.

In ICICI, all factors possess the p value less than 5 per cent level of significance. Hence, the null hypothesis is rejected in all the cases and confirmed that there is no significant difference between age and the problems faced by bank customers towards technology usage.

Gender and problems faced by the respondents of IOB and ICICI customers

In IOB, the means of the variable namely safety and security has its p values lesser than 5 per cent level of significance. Hence, the null hypothesis is rejected for these variable means and hence there is no significant difference between the gender and problems faced by respondents. For all other cases, the p values are higher than 5
per cent level of significance and hence the null hypothesis is accepted for these variables.

In ICICI, the means of the following variables namely quality of card while swiping, ATM - out of cash, time taking for taking money, irresponsible and slow response, reaching executives is very difficult and imprompt services have their p values are lesser than 5 per cent level of significance. Hence, the null hypothesis is rejected for these variable means and hence there is no significant difference between the gender and problems faced by respondents. For all other cases, the p values are higher than 5 per cent level of significance and hence the null hypothesis is accepted for these variables.

**Educational Qualification and Problems faced by the respondents of IOB and ICICI customers**

In IOB, certain factors possess the p value is less than 5 per cent level of significance. Hence, the null hypothesis is rejected in all the cases and confirmed that there is significant difference between education and the problems faced by bank customers of IOB towards technology usage. For other factors having the p is value higher than 5 per cent level of significance the null hypothesis is accepted for these variables.

In ICICI, certain factors possess the p value is less than 5 per cent level of significance. Hence, the null hypothesis is rejected in all the cases and confirmed that there is significant difference between education and the problems faced by bank customers of ICICI towards technology usage. For other factors having the p value is higher than 5 per cent level of significance the null hypothesis is accepted for these variables.
Nature of Profession and Problems faced by the respondents of IOB and ICICI customers

In IOB, all factors possess the p value is less than 5 per cent level of significance. Hence, the null hypothesis is rejected in all the cases and confirmed that there is significant difference between nature of profession and the problems faced by bank customers of IOB towards technology usage.

In ICICI, certain factors possess the p value is less than 5 per cent level of significance. Hence, the null hypothesis is rejected in all the cases and confirmed that there is significant difference between nature of profession and the problems faced by bank customers of ICICI towards technology usage. For other factors having the p is value higher than 5 per cent level of significance the null hypothesis is accepted for these variables.

Monthly Income and Problems faced by the respondents of IOB and ICICI customers

In IOB, all factors possess the p value is less than 5 per cent level of significance. Hence, the null hypothesis is rejected in all the cases and confirmed that there is significant difference between monthly income and the problems faced by bank customers of IOB towards technology usage.

In ICICI, certain factors possess the p value less than 5 per cent level of significance. Hence, the null hypothesis is rejected in all the cases and confirmed that there is significant difference between monthly income and the problems faced by bank customers of ICICI towards technology usage. For other factors having the p value higher than 5 per cent level of significance the null hypothesis is accepted for these variables.
7.2.6 SUGGESTIONS TO IMPROVE THE SERVICE OF E-BANKING

There are various ways to improve the Service of E-Banking and the Level of Satisfaction are compared with the identified eight variables. They are Reduce E-payment cost, Updating technology, Sophisticated information, Effective model for promotion schemes, Communication system, Privacy in transaction, Website improvement and Customer care.

Age and Suggestions given by the respondents of IOB and ICICI customers

In IOB, all factors possess the p value higher than 5 per cent level of significance. Hence, the null hypothesis is accepted in all the cases and confirmed that there is significant difference between age and the suggestions of bank customers of IOB towards technology usage.

In ICICI, all factors possess the p value less than 5 per cent level of significance. Hence, the null hypothesis is accepted in all the cases and confirmed that there is significant difference between age and the suggestions of bank customers of ICICI towards technology usage.

Gender and Suggestions given by the respondents of IOB and ICICI customers

In IOB, the means of the variables namely sophisticated information and customer care have their p values lesser than 5 per cent level of significance. Hence, the null hypothesis is rejected for these variable means and hence there is no significant difference between the gender and suggestions given by respondents. For all other cases, the p values are higher than 5 per cent level of significance and hence the null hypothesis is accepted for these variables.
In ICICI, the means of the following variables namely reduce e-payment cost, communication system and privacy in transaction have their p values lesser than 5 per cent level of significance. Hence, the null hypothesis is rejected for these variable means and hence there is no significant difference between the gender and suggestions given by respondents. For all other cases, the p values are higher than 5 per cent level of significance and hence the null hypothesis is accepted for these variables.

**Education and Suggestions given by the respondents of IOB and ICICI customers**

In IOB, certain factors possess the p value less than 5 per cent level of significance. Hence, the null hypothesis is rejected in all the cases and confirmed that there is significant difference between education and the suggestions of bank customers of IOB towards technology usage. For other factors having the p value higher than 5 per cent level of significance the null hypothesis is accepted for these variables.

In ICICI, certain factors possess the p value less than 5 per cent level of significance. Hence, the null hypothesis is rejected in all the cases and confirmed that there is significant difference between education and the suggestions of bank customers of ICICI towards technology usage. For other factors having the p value higher than 5 per cent level of significance the null hypothesis is accepted for these variables.

**Nature of profession and Suggestions given by the respondents of IOB and ICICI customers**

In IOB, certain factors possess the p value less than 5 per cent level of significance. Hence, the null hypothesis is rejected in all the cases and confirmed that
there is significant difference between nature of profession and the suggestions of bank customers of IOB towards technology usage. For other factors having the p value higher than 5 per cent level of significance the null hypothesis is accepted for these variables.

In ICICI, all factors possess the p value less than 5 per cent level of significance. Hence, the null hypothesis is rejected in all the cases and confirmed that there is significant difference between nature of profession and the suggestions of bank customers of ICICI towards technology usage.

Monthly income and Suggestions given by the respondents of IOB and ICICI customers

In IOB, certain factors possess the p value less than 5 per cent level of significance. Hence, the null hypothesis is rejected in all the cases and confirmed that there is significant difference between monthly income and the suggestions of bank customers of IOB towards technology usage. For other factors having the p value higher than 5 per cent level of significance the null hypothesis is accepted.

In ICICI, all factors possess the p value less than 5 per cent level of significance. Hence, the null hypothesis is rejected in all the cases and confirmed that there is significant difference between monthly income and the suggestions of bank customers of ICICI towards technology usage.

7.2.7 SUMMARY OF THE RESULTS TOWARDS TECHNOLOGY USAGE

The summary of the results of IOB and ICICI towards technology usage and service quality dimension are compared with the identified 34 variables. They are With ATM, Quality of card, Easy to operate, Promptness, Transactions’ quantity,
Currency quality, Availability of ATM in numbers, Availability of money ATM in all the times, Location, Printing slips, With Internet Banking, Alerts, Status of account and balance, E- Payments and transfer, Safety, Due installment enquiry, Statement request(by email, fax, mail), Time duration for each transaction, With Telephone Banking, Musical backdrop during waiting, Reasonable voice prompts, Apparent instructions, Vocal directions / on line directions for new users, Time taking for to reach, With Mobile Banking, Easy to use, Prepaid Mobile Recharge, SMS alerts, Transactions status, with App, Usage of the app, Space using for app, Speedy transaction and Easy login / Logoff.

The summary of accept/reject criterion of hypotheses of level of satisfaction over technology usage of IOB and ICICI banks. The technology usage has been tested based on the demographical classification of gender, age, educational qualification, nature of profession and monthly income. The five technology usages are with ATM, with Internet Banking, with Telephone Banking, with Mobile Banking, with App. The hypotheses are either accepted or rejected based on its level of significance either below or above 5 per cent (0.05). It is inferred from the table that certain variables whose hypothesis are rejected have their significance level is below 5 per cent whereas the variables whose hypotheses accepted having the level of significance is above 5 per cent.

7.2.8 SUMMARY OF THE RESULTS TOWARDS SERVICE QUALITY DIMENSION

The summary of the results of IOB and ICICI towards technology usage and service quality dimension are compared with the identified 48 variables. They are Service Quality Dimension, Tangibility Updated technology, Residence, Satisfied
ATM facility, Counter partitions in bank and its branches, Boards or signs indicating the services of various counters, Reliability, Unfrozen websites often, Bank alerts in every transaction, Good services to the customers, Deliver services as per brochure, Information on website, Updated information, Transaction processes, Wide range of products and services, Responsiveness, Customer service representative, Service performance, Continuity in services, Quick confirmation, Prompt handling of request, Providing new information, Assurance, Employees knowledge, Satisfactory in solving problems, Frank and friendly staff, Politeness of employees, Availability all the information in website, Experienced management, Empathy, Supply enough information on e-banking services, Customer care services, Guidelines for operating e-banking, Specific needs and requirements, Financial consultancy, Chances for Reset the password – ATM, Chances for Reset the password of e-banking, Efficiency, Faster login, Plastic cards, Electronic fund transfer, Clearing services, Accuracy, Instant problem solving, Bank insists on error free transaction and Electronic payment.

The summary of accept/reject criterion of hypotheses of level of satisfaction over service quality dimension of IOB and ICICI banks. The service quality dimension has been tested based on the demographical classification of gender, age, educational qualification, nature of profession and monthly income. The seven dimensions of service quality are tangibility, reliability, responsiveness, assurance, empathy, efficiency and accuracy. The hypotheses are either accepted or rejected based on its level of significance either below or above 5 per cent (0.05). It is inferred from the table that certain variables whose hypothesis are rejected have their
significance level below 5 per cent whereas the variables whose hypotheses accepted having the level of significance above 5 per cent.

7.3 SUGGESTIONS

- The banks must update the customer friendly innovative technologies to offer modern banking services effectively and it will definitely increase the level of satisfaction of the customers.
- To increase the customers level of satisfaction towards the payment through the ATMs, the banks must make effective changes in their technological set up to ensure safety and availability of data related to the payments.
- The bank must provide relevant facts about their information technology related with their banking services to create awareness among the customers.
- Banks should provide terms and conditions about e-banking services properly to its customers in their regional language.
- Marinating the currency counting machine without any technical problem.
- Bank should reduce charges on EFT than charges of D.D. It increase the scope to use EFT transactions.
- Bank should encourage their customers to use EFT and RTGS facilities by using the points of rewards.
- The bank must take steps to monitor and curtail frauds in the use of modern banking services.
- Provide SMS to the mobile phone of customers in their regional language even for a single rupee increased or decreased in their bank account.
- Give the details to its customers in maintaining minimum balance in each type of bank account.
- Take necessary steps to maintain cash in ATMs 24 hours. (even in continuous holidays)
- Give proper training to the staff of the banks to aware the modern techniques used in banking services including International Services.
7.4 CONCLUSION

Nowadays mostly customers transact with the banking services through electronic devices. The processes of modernization and innovations in banks have enabled the globalization of Indian economy. The importance of sophisticated or high technology for improving the customer service, productivity and operational efficiency of banks is well-recognized. As a part of their action plans, banks in India have introduced many new techniques and also a considerable degree of mechanization and computerization in their operations. In order to enhance the customer satisfaction in alternative banking by offering high-quality services, there is wider scope to enhance these services through providing better service quality. Therefore, these bankers should focus their efforts on Efficiency, Responsiveness, Easy to access, Convenience, Cost Effectiveness, Compensation and Contact aspects of alternative banking because these are most critical aspects in alternative banking services. Banks should provide alternative banking services as they promise to good brand perception.

7.5 SCOPE FOR FURTHER RESEARCH

i) The study may extend to other Districts of Tamil Nadu.

ii) To compare the loans provided by Banks of Baroda and Tamilnad Mercantile Bank.

iii) Select E-banking awareness and level of satisfaction among the rural people.

iv) To make a comparison study between two banks regarding the online purchasing with e-payment of their customers by using Internet banking services.