



## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT AND MANAGEMENT

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## TECHNOLOGICAL SERVICES IN RURAL BANKING: A STUDY WITH REFERENCE TO BANK BRANCHES IN TIRUNELVELI DISTRICT

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### ABSTRACT

*Banking sector has lot of scope for improvement through banking technology one area is the velocity of its business operations. Banking technology could also help in checking frauds of other type and also drawn attention to the need for information regarding willful defaulters being communicated to the RBI and then being exchanged between all the banks. And especially service the rural people. Banking technologies are used for development of the banks and banking technologies are mainly important to provide the service to the customer and to compete with other banks for reducing the cost of the banking technology. Banks play a very significant role and are key infrastructure of the financial sector of any economy. The efficiency of the banking sector also determines the efficiency of the economy not only banking with urban but also with rural and semi urban areas. The biggest challenge for banks today is to provide modern technological services to all the people especially to rural branches. Thus the study attempts to explore now technological services provide in rural banking. The study was carried out with the objectives to study various technological services provided by rural bank branches, to the study the benefits of banking technology to the banks. to study the perception of usage of banking technology by the employees and customers. To study the various strategies followed by banks to deliver banking technological services in rural banking. This study involved in exploring the involvement of banks in providing technological services to the rural customers.*

### KEYWORDS

Technological services, Rural banking.

### INTRODUCTION

The Banking Industry has been highly sensitive to the technology factor especially from last one decade. When it comes to Information Technology initiatives, there has been a tendency to see the quantum of investment as a measure of keenness of particular bank in Information Technology. However, Investment alone cannot ensure a safe sailing for a bank and there are other vital aspects as well, according to experts. We should remember is that an ever-increasing Information Technology allocation is not the solution to achieve operational effectiveness through IT, in fact, investment in IT should actually be seen in terms of cost benefit. The cost of not investing in IT is much more than investing in IT. All this means an ever expanding role of IT in providing end-to-end Financial Products beyond traditional banking products and in providing a whole range of Financial Solution.

Information Technology has basically been used under two different avenues in Banking. One is communication and connectivity and other is Business Process Reengineering. Information Technology enables sophisticated product development, better market infrastructure, implementation of reliable techniques for control of risk and helps the financial intermediaries to reach geographically distant and diversified markets. The IT benchmarking profiled lending bank in India based on proprietary methodology assesses the level of IT capability and how it links to business performance across four parameters total spends on technology. Alignment of IT systems with corporate objective nullity and complexity of solutions governance and management processes. Today Indian banks are some of the most technologically advanced banks with vast networks of branches empowered by strong banking systems. Their product and channel distribution capabilities are on par with those of the lending banks in the world. Sustained improvement in infrastructure and a strong focus on technology have helped India become one of the most IT efficient countries in the world. Indian banks have a strong competitive advantage on several dimensions such as alignment between IT and business leads, management processes and the ability to streamline administrative overheads and to channel investments. But improvement opportunities exist for both new private and foreign banks and old private and public sectors banks. For instance, bank need to work towards streamlining commodity areas such as application maintenance and infrastructure.

To be a major player in the financial world at home and abroad with capabilities to deliver all customer services, it is necessary to cover the interactions among the various players under an open global network. Banks would have to also ensure that technologies are continuously updated to achieve a high degree of risk management capability. This would require strategies that involve asset and liability management, and take care of exchange, interest rate, liquidity and operational risks; these must be comparable with the international best. In addition, banks would need to take measures to have secure information and safe and quick retrieval. The RBI has done well in recent years to give the lead in payment and settlement systems and computerizing the government securities, money market and foreign exchange operations in the banking sector as a whole.

It encouraged the use of electronic debits and credits and electronic fund transfers; set up the Indian financial network covering all banks; and had a committee to examine issues relating to technology upgradation in banks. In the current context of the need to achieve average annual growth rates of 8-10 per cent to reduce unemployment, the RBI would do well to review IT investments in banks. It should constitute a group that evaluates the technologies in use in individual banks and makes suggestions on the required investments for upgrading them within a set period for reasons explained above. Banks should be encouraged to educate their customers about the use and benefits of new technologies. Incentives/disincentives could be set for complying with the time-frame for technology upgradation. For example, the non-complaint banks may be denied access to the capital market and may be pressured to consider offers of merger from other banks.

Currently, banking in India is generally fairly mature in terms of supply, product range and reach-even though reach in rural India still remains a challenge for the private sector and foreign banks. In terms of quality of assets and capital adequacy, Indian banks are considered to have clean, strong and transparent balance sheets relative to other banks in comparable economies in its region. The Reserve Bank of India is an autonomous body, with minimal pressure from the government. The stated policy of the Bank on the Indian Rupee is to manage volatility but without any fixed exchange rate-and this has mostly been true. With

the growth in the Indian economy expected to be strong for quite some time-especially in its services sector-the demand for banking services, especially retail banking, mortgages and investment services are expected to be strong. One may also expect M&As, takeovers, and asset sales.

Given the abysmal spread of formal credit facilities in the country, and more so in village India, it's hardly surprising that both the governments as well as the Reserve Bank of India are both talking of universal financial access or "financial inclusion" nowadays. That's perhaps why, a south India-based PSU bank is planning to adopt the union territory for "financial inclusion". The problem, however, is that unless this goes hand-in-hand with the overall development of village India, it's akin to growing grass without roots. Since financial inclusion means access to financial services, the best indicator is the proportion of families with a bank account. In the United Kingdom, about 5 per cent of the populations do not have bank accounts. In Australia, about 7-8 per cent of the populations do not do banking. In India, there are a total of 31 crore (Rs 310 million) savings bank accounts, but given the number of multiple accounts, the number of people having savings bank accounts cannot be more than 20 corer (Rs 200 million).

Rural banking has become a key driver for banks to increase their customer base as well as innovate in strategic directions. Traditionally banks were not keen to explore this market where the majority of the population is economically challenged. Today, different models are emerging to take on rural banking and IT companies like IBM are helping banks to put together software packages that would enable them to meet the challenges one faces in the rural banking domain. When you are looking at the rural banking scenario you first have to understand this – there is a farmer community (who has large tracts or a small piece of land) and the farm laborer, who has no land at all.

Indian banking industry, today is in the midst of technology revolution. A combination of regulatory and competitive reasons has led to increasing importance of total banking automation in the Indian banking industry. The growing competition, growing expectation idea to increased awareness amongst banks on the role and importance of technology in banking. The arrival of foreign and private banks with their superior state-of-the-art technology-based service pushed India Banks also to follow suit by going in for the latest technologies so as to meet the threat of competition and retain their customer base.

Banking sector has lot of scope for improvement through banking technology one area is the velocity of its business operations. Banking technology could also help in checking frauds of other type and also drawn attention to the need for information regarding willful defaulters being communicated to the RBI and then being exchanged between all the banks. And especially service the rural people. Banking technologies are used for development of the banks and banking technologies are mainly important to provide the service to the customer and to compete with other banks for reducing the cost of the banking technology. Banks play a very significant role and are key infrastructure of the financial sector of any economy. The efficiency of the banking sector also determines the efficiency of the economy not only banking with urban but also with rural and semi urban areas. The biggest challenge for banks today is to provide modern technological services to all the people especially to rural branches. Thus the study attempts to explore now technological services provide in rural banking.

**OBJECTIVES OF THE STUDY**

1. To study various technological services provided by rural bank branches.
2. To the study the benefits of banking technology to the banks.
3. To study the perception of usage of banking technology by the employees and customers.
4. To study the various strategies followed by banks to deliver banking technological services in rural banking.

**HYPOTHESIS OF THE STUDY**

Ho – There is no association between the locations of the bank on experience in providing technological services.

**METHODOLOGY**

The presents study was carried out with primary and secondary sources. The primary source was collected by administrating survey method. Convenience sampling method was adopted to select the sample which is bank branches located in rural and semi urban branches it Tirunelveli District. Questionnaire, a data collection to was used to collect data from the Branch Managers. The secondary sources were revived from related websites, Journals, Books, and Records. The analysis was carried out with the statistical tools like percentage analysis, mean score analysis, chi-square test and critical findings were explored and suggestions were also provided.

**PERCEPTION ANALYSIS OF BANK BRANCH MANAGERS**

In the five decades since independence, banking in India has evolved through four distinct phases. During Fourth phase, also called as Reform Phase, Recommendations of the Narasimham Committee (1991) paved the way for the reform phase in the banking. Important initiatives with regard to the reform of the banking system were taken in this phase. Important among these have been introduction of new accounting and prudential norms relating to income recognition, provisioning and capital adequacy, deregulation of interest rates & easing of norms for entry in the field of banking. Entry of new banks resulted in a paradigm shift in the ways of banking in India.

The presents study was carried out with primary and secondary sources. The primary source was collected by administrating survey method. Convenience sampling method was adopted to select the sample which is bank branches located in rural and semi urban branches it Tirunelveli District. Questionnaire, a data collection to was used to collect data from the Branch Managers. The secondary sources were revived from related websites, Journals, Books, and Records. The analysis was carried out with the statistical tools like percentage analysis, mean score analysis, chi-square test and critical findings were explored and suggestions were also provided.

**BANKS WISE CLASSIFICATION**

**TABLE – 3.1: BANKS WISE CLASSIFICATION**

Particulars	Number of respondents	Percentage of Respondents
Public Banks	28	77.78
Indian Private Bank	1	2.87
Foreign Private Bank	-	-
Co-Operative Bank	7	19.44
Total	36	100.00

In the Table 3.1, out of total respondents 77.78 percent were public sector banks, 19.44 percent of the respondents were co-operative banks, and 2.78 percent were Indian private banks and no respondents in the category of foreign private banks.

The private Banks were less than public sector and co-operative banks because in rural areas private banks started to establish in the recent time only and the Indian private sector & foreign banks must entering in to rural banking.

**LOCATIONS OF BANKS BRANCHES**

**TABLE – 3.2: LOCATIONS OF BANK BRANCHES**

Particulars	Number of respondents	Percentage of Respondents
Urban Banks	-	-
Semi Urban Banks	16	44.44
Rural Banks	20	55.56
Others	-	-
Total	36	100.00

In the table 3.2, out of total respondents, 55.56 percent were rural banks, 44.44 percent respondents were semi urban areas. Thus, in this district more areas are covered with rural than urban area. In a moral people this area are formers and yet other banks also should open their branch in this region.

### EXISTENCE OF BANKS IN THE PRESENT LOCATION

TABLE – 3.3: EXISTENCES OF BANKS IN THE PRESENT LOCATION

Particulars	Number of respondents	Percentage of Respondents
Below 5	2	5.56
6 to 10	3	8.33
11 to 15	7	19.44
Above15	24	66.67
Total	36	100.00

The table 3.3 shows, that 66.67 percent of banks has been existing for more than 15 years, 19.44 percent of banks has been existing for 11-15 years, 8.33 percent of banks has been existing for 5-10 years, and 5.56 percent of banks has been existing for Below 5 years.

This shows that except 5.56 percent of banks, all banks has more then 5 years of existence. Yet there is more scope for new branches that will come out with needed and innovative services.

### CUSTOMER BASE OF THE BANK BRANCH

TABLE – 3.4: CUSTOMER BASE OF THE BANK BRANCH

Particulars	Number of respondents	Percentage of Respondents
Below 5000	2	5.55
5001 – 10000	19	52.78
10001 – 15000	10	27.78
Above 15001	5	13.89
Total	36	100.00

Source: Primary data

Form the above table 3.4 It is very clear that banks have more customers out of 36 respondents 52.78 percent of the respondent have 5001 to 10000 customers, 27.78 percent of the respondents have 10001 to 15000 customers, 13.89 respondents have above 15000 and 5.55 percent of the respondents have below 5000 customers.

That means banks are having adequate numbers of customers which shows their commitment towards serving rural customers and there is more potential to the banks even though many people are not able to access the bank because of less earning and not a position to save.

### MONTHLY AGGREGATE DEPOSITS

TABLE – 3.5: MONTHLY AGGREGATE DEPOSITS

Particulars	Number of respondents	Percentage of Respondents
Below 25 Lakh	7	19.45
26 to 50 Lakh	16	44.45
51 to 75 Lakh	8	22.22
Above 75 Lakh	5	13.88
Total	36	100.00

Source: Primary data

In the table 3.5, among total respondents 44.45 percent of the respondents have got deposits of 26-50 lakh from the customers, 22.22 percent of the respondents have got deposits of 51-75 lakh from the customers, 19.45 percent of the respondents have got deposits Below 25 lakh from the customers and, 13.88 percent of the respondents have got deposits above 75 lakh from customers.

Thus the banks are effectively mobilizing deposits from the customers. This is an evidence for future scope for new branches in this region.

### KINDS OF LOAN PROVIDED BY THE BANK

TABLE – 3.6: KINDS OF LOAN PROVIDED BY THE BANK

Particulars	Number of Frequency	Percentage of Respondents	Ranks
Educational loan	22	61.11	4
Vehicle loan	20	55.56	5
Marriage loan	2	5.56	8
Property loan	22	61.11	4
Home loan	27	75.00	2
Industrial loan	7	19.44	6
Agricultural loan	36	100.00	1
Micro Credit loan	26	72.22	3
Foreign Investment loan	-	-	-
Others	6	16.66	7

From the table 3.6, among all the respondents 100 percent of the respondents has provided Agriculture loan, 75 percent of the respondents has provided home loan, 72.22 percent of the respondents has provided micro credit loan, 61.11 percent of the respondents has provided Education loan to students and properly loan, 55.56 percent of the respondents has provided vehicle loan, 19.44 percent of the respondents has provided Industrial loan, 16.66 percent of the respondents has provided others, 5.56 percent of the respondents has provided marriage loan and no respondents has provided Foreign Investment loan. Thus the Banks are highly concentration in provided Agriculture loan, because majority of the people are involved in agriculture in the region.

### LOAN DISBURSED BY BANKS IN A MONTH

TABLE – 3.7: LOAN DISBURSED BY BANKS IN A MONTH

Particulars	Number of respondents	Percentage of Respondents
Below – 25 Lakh	12	33.33
26 – 50 Lakh	15	41.67
51 – 75 Lakh	8	22.22
Above 75 Lakh	1	2.78
Total	36	100.00



In the table 3.7 it is revealed 41.67 percent of the respondents provided loan to the customers between 26 to 50 lakh, 33.33 percent of the respondents provided loan to the customers less than 25 lakh, 22.22 percent of the respondents provided loan to the customers between 51 to 75 lakh and 2.78 percent of the respondents provided loan to the customers more than 75 lakh.

This shows that banks are much comfortable in giving loans to customers.

### CUSTOMERS PROFILE OF THE BANK

TABLE – 3.8: CUSTOMERS PROFILE OF THE BANK

Particulars	Number of Frequency	Percentage of Respondents	Ranks
Government Employees	13	36.11	4
Private Employees	12	33.33	5
Self Employed	25	66.44	1
Business Man	18	50.00	3
Others	23	63.89	2

Source: Primary data

Table 3.8 shows that, 66.44 percent of the respondents are self employed, 63.89 percent of the respondents are others, like Agriculture coolies etc, 50 percent of the respondents are Business man, 36.11 percent of the respondents are Government employee and 33.33 percent of the respondents are private employees.

Hence, the rural and semi urban area more people work in their own business and agriculture.

### SERVICES PROVIDE BY THE BANK

TABLE – 3.9: SERVICES PROVIDE BY THE BANK

Particulars	Number of Frequency	Percentage of Respondents	Ranks
A/C Related Operation	36	100.00	1
Credit Card	8	22.22	6
Debit Card	11	30.56	5
Phone Banking	3	8.33	8
ATM	15	41.67	3
Mobile Banking	2	5.56	9
Internet Banking	4	11.11	7
Core Banking	11	30.56	5
Foreign Exchange	-	-	-
Electronic Fund Transfer	13	36.11	4
Financial Assistance	18	50.00	2
Wealth Management	-	-	-
Others	1	2.78	10

Source: Primary data

Table 3.9 shows that, 100.00 percent of the respondents provided account related operations, 50 percent of the respondents provided Financial Assistance, 41.67 percent of the respondents provided ATM, 36.11 percent of the respondents provided Electronic fund Transfer, 30.56 percent of the respondents have Debit card and Core Banking, 22.22 percent of the respondents provided Credit card, 11.11 percent of the respondents provided Internet Banking, 8.38 percent of the respondents provided Phone Banking, 5.56 percent of the respondents provided Mobile Banking and not respondents provided foreign Exchange and Wealth Management.

This shows that Banks provided more non technological services than the technology related services.

### COMPUTERIZED SERVICE FACILITY

TABLE – 3.10: COMPUTERIZED SERVICE FACILITY

Particulars	Number of respondents	Percentage of Respondents
Yes	30	83.33
No	6	16.67
Total	36	100.00

Source: Primary data

Table 3.10 indicates that, 83.33 percent of the respondents do provide computerized services and 16.67 percent of the respondents do not provide computerized services. Since they are a cooperative bank which doesn't have those facilities.

### EXPERIENCE IN TECHNOLOGY ORIENTED SERVICES

TABLE – 3.11: EXPERIENCES IN TECHNOLOGY ORIENTED SERVICES

Particulars	Number of respondents	Percentage of Respondents
Below 3 years	12	33.33
3 -6 years	15	41.67
Above 6 years	9	25.00
Total	36	100.00

Source: Primary data

Table 3.11 indicates that experience in providing Technology oriented services to customers, 41.67 percent of the respondents have 3-6 years, 33.33 percent of the respondent have less than 3 years and 25 percent of the respondents have more than 6 years. Thus, one third of the respondents have been engaged in technological services for less than 3 years, which shows banks are just stated providing technological services than computerized services.

**BANKING TECHNOLOGY SERVICES PROVIDED BY BANK****TABLE – 3.12: BANKING TECHNOLOGY SERVICES PROVIDED BY BANK**

Particulars	Number of Frequency	Percentage of Respondents
Debit Card	11	30.56
Credit Card	8	22.22
Phone Banking	3	8.33
Mobile Banking	2	5.56
ATM	15	41.67
Internet Banking	4	11.11
Core Banking	11	33.33
Electronic Fund Transfer	13	36.11
SMS Banking		–
Electronic Statement	4	11.11
E –Payment	5	13.89
Real Time Gross Settlement	10	27.78
Others	3	8.33

Source: Primary data

Table 3.12 shows that, 41.67 percent of the respondent are provides ATM, 36.11 respondent are provides electronic fund transfer, 33.33 percent of the respondent are provides core banking 30.56 percent of the respondent are provides debit card, 27.78 percent of the respondent provides real time gross settlement, 22.22 percent of the respondent are provide credit card, 13.89 percent of the respondent are provide e-payment, 11.11 percent of the respondent are provide electronic statement and internet banking, 8.33 percent of the respondent are provide phone banking and others, 5.56 percent of the respondent mobile banking and no respondent provides SMS banking.

**BANKER'S PERCEPTION ON CUSTOMERS USAGE OF BANKING TECHNOLOGY****TABLE – 3.13 BANKER'S PERCEPTION ON CUSTOMER'S USAGE OF BANKING TECHNOLOGY**

Particulars	Number of respondents	Percentage of Respondents
Highly	4	11.11
Moderate	19	52.78
Low	13	36.11
Total	36	100.00

Source: Primary data

Table 3.13 shows that, 52.78 percent of the respondents are moderately using the technology, 36.11 percent of the respondents are using the technology is less and 11.11 percent of the respondents are able to use better.

Thus, banking technology is not fully utilized by the customers even bankers provide the facilities.

**CUSTOMERS AWARENESS ON BANKING TECHNOLOGICAL SERVICES****TABLE – 3.14: CUSTOMERS AWARENESS OF BANKING TECHNOLOGICAL SERVICES**

Particulars	Number of respondents	Percentage of Respondents
Yes	31	86.11
No	5	13.89
Total	36	100

Table 3.14 shows that 86.11 percent of the respondents are aware of banking technology and 13.89 percent of the respondents are not aware of banking technology.

This show that customers awareness on technological Services is there. But still the effort has to be taken to make every customers know on banking technology.

**LEVEL OF CUSTOMERS AWARENESS ON BANKING TECHNOLOGICAL SERVICE****TABLE – 3.15: LEVEL OF CUSTOMERS AWARENESS ON BANKING TECHNOLOGICAL SERVICE**

Particulars	Number of respondents	Percentage of Respondents
Highly	5	13.89
Moderate	23	63.89
Low	8	22.22
Total	36	100.00

Source: Primary data

Table 3.15 shows that 63.89 percent of the respondents moderately aware on banking technology, 22.22 percent of the respondents have less awareness on banking technology and 13.89 percent of the respondents are highly aware of banking technology. Hence, according to the bankers customers are yet to know about all the banking technology services provided by the bank.

**AWARENESS PROGRAMS TO EDUCATE CUSTOMERS ON BANKING TECHNOLOGY****TABLE – 3.16: AWARENESS PROGRAMS TO EDUCATE CUSTOMERS ON BANKING TECHNOLOGY**

Particulars	Number of respondents	Percentage of Respondents
Yes	31	86.11
No	5	13.89
Total	36	100.00

Source: Primary data

Table 3.16 shows that 86.11 percent of the respondents are conducting awareness programs to educate customers on banking technology and 13.89 percent of the respondents are not providing awareness programs to educate customers on banking technology.

DETAILS OF AWARENESS PROGRAMS

TABLE – 3.17 DETAILS OF AWARENESS PROGRAMS

Particulars	Number of Frequency	Percentage of Respondents	Ranks
Awareness Week	12	33.33	3
Practical Training Programs	2	5.53	7
Advertisements	22	61.11	1
Road Shows	8	22.22	4
Work Shops	3	8.33	6
Seminars	4	11.11	5
Exhibitions	4	11.11	5
Personal counseling	19	52.78	2
Others	4	11.11	5

Source: Primary data

In the table 3.17 shows that 61.11 percent of the respondents promoted through Advertisements, 52.78 percent of the respondents provided personal Counseling, 33.33 percent of the respondents organized Awareness Week, 22.22 percent of the respondents conducted Road shows 11.11 percent of the respondents organized Seminars, Exhibition and others, 8.33 percent of the respondents organized work shops and 5.56 percent of the respondents given practical Training program to the customers to educate banking technology.

BENEFITS OF BANKING TECHNOLOGY TO THE BANKS

TABLE 3.18: BENEFITS OF BANKING TECHNOLOGY TO THE BANKS

Particulars	HA	A	N	DA	HDA	Percentage of respondents
Quick Service	100	48	6	4	—	4.39
Time Saving	75	52	15	—	2	4.00
Increase in Deposit	25	32	36	2	—	4.03
Durable Customer Relationship	80	48	12	8	—	2.39
Fast Transaction	90	36	12	10	—	4.11
Reduction in Errors	55	56	21	6	1	3.86
Reduce Expenditures	4	36	33	16	—	2.47
Increase Income	45	44	36	8	—	3.69
Transaction Accuracy	90	48	15	2	—	4.31
Convenience	95	32	24	2	—	4.25
Providing Bank Related Services	70	48	21	4	1	4.00

Source: Primary data

HA- Highly Agree, A- Agree, N- Neutral, DA- Disagree, HDA- Highly Disagree

In the table 3.18 out of the total respondent the various benefits of the banking technology to the banks is providing quick service (4.39), transaction accuracy (4.31), increase in deposits (4.03) time saving and providing banking related services (4.00) are agreed as benefits by the bankers than reducing errors (3.86) increase income (3.69) and bankers feel that reduce expenditures (2.47) durable customer relationship (2.39) are not that much as benefits in this region. Because attracting rural customers to use banking technology. In the beginning may nor create durable customer relationship and may be possible in the long run of the customers are educated on banking technology.

HYPOTHESIS TESTING

LOCATIONS OF THE BANK BRANCH ON EXPERIENCE IN PROVIDING TECHNOLOGICAL SERVICES

Ho: There is no association between the locations of the bank branch on experience in providing technological services

TABLE 3.19 LOCATIONS OF THE BANK BRANCH ON EXPERIENCE IN PROVIDING TECHNOLOGICAL SERVICES

Location of the Banks Technological Services	Rural	Semi urban	Total
Below 3 years	6	6	12
Above 3 years	14	10	24
Total	20	16	36

Source: Primary data

Chi- Square analysis(x2)

Calculated value : 0.22  
 Table Value : 3.841  
 Degrees of freedom : 1  
 Level of Significance : 5%

The table 3:19 shows that, calculated value (0.22) is less than table value (3.841) at the 5 percent level of significant with one as a degree if freedom. Thus null hypothesis accepted. There four there is no association between the locations of the banks branches on experience in providing technological services.

SUMMARY OF THE STUDY

Banking sector has lot of scope for improvement through banking technology one area is the velocity of its business operations. Banking technology could also help in checking frauds of other type and also drawn attention to the need for information regarding willful defaulters being communicated to the RBI and then being exchanged between all the banks. And especially service the rural people. Banking technologies are used for development of the banks and banking technologies are mainly important to provide the service to the customer and to compete with other banks for reducing the cost of the banking technology. Banks play a very significant role and are key infrastructure of the financial sector of any economy. The efficiency of the banking sector also determines the efficiency of the economy not only banking with urban but also with rural and semi urban areas. The biggest challenge for banks today is to provide morden technological services to all the people especially to rural branches. Thus the study attempts to explore now technological services provide in rural banking.

The study was carried out with the objectives to study various technological services provided by rural bank branches. to the study the benefits of banking technology to the banks. to study the perception of usage of banking technology by the employees and customers. and study the various strategies followed by banks to deliver banking technological services in rural banking.

Present study was carried out with primary and secondary sources. The primary source was collected by administrating survey method. Convenience sampling method was adopted to select the sample which is bank branches located in rural and semi urban branches in Tirunelveli District. Questionnaire, a data collection tool was used to collected data from the branch managers. The secondary sources were revived from related websites, Journals, Books, Records, the

analysis was carried out with the statistical tools like percentage analysis, mean score Analysis chi-square test and critical findings were explored and suggestion were also provided.

## FINDINGS OF THE STUDY

### **Banks Wise Classification:**

Majority (77.78%) of the respondents were public sector banks, The private Banks were less than public sector and co-operative banks because in rural areas private banks started to establish in the recent time only and the Indian private sector & foreign banks must entering in to rural banking. **Locations of Bank Branches:**

Majority (55.56%) of the respondents were rural banks, Thus, in this district more areas are covered with rural than urban area. In a rural people this area are formers and yet other banks also should open their branch in this region.

### **Existences of Banks in the Present Location:**

Majority (66.67%) of the respondents of banks has been existing for more than 15 years, Yet there is more scope for new branches who will come out with needed and innovative services.

### **Customer Base of the Bank Branch:**

Banks have more customers out of 36 respondents (52.78%) of the respondent have 5001 to 10000 customers, That means banks are having adequate numbers of customers which shows their commitment towards serving rural customers and there is more potential to the banks even though many people are not able to access the bank because of less earning and not a position to save.

### **Monthly Aggregate Deposits:**

Among total respondents (44.45%) of the respondents have got deposits of 26-50 lakh from the customers, thus the banks are effectively mobilizing deposits from the customers. This is an evidence for future scope for new branches in this region.

### **Kinds of Loan Provided by the Bank:**

All the respondents has provided with agriculture loan, Thus the Banks are highly concentration in provided Agriculture loan, because majority of the people are involved in agriculture in the region.

### **Loan Disbursed by Banks in a Month:**

Out of the despondence (41.67%) of the respondents provided loan to the customers between 26 to 50 lakh, this shows that banks are much comfortable in giving loans to customers.

### **Customers Profile of the Bank:**

Majority (66.44%) of the respondents are self employed, 63.89 percent of the respondents are others, like Agriculture coolies etc, Hence, the rural and semi urban area more people work in their own business and agriculture.

### **Services Provide by the Bank:**

Majority (94.44%) of the respondents provided account related operations, this shows that Banks provided more non technological services than the technology related services.

### **Computerized Service Facility:**

Majority (83.33%) of the respondents do provide computerized services since they are a cooperative bank which doesn't have that facility.

### **Experience in Technology Oriented Services:**

The experience in providing Technology oriented services to customers, (41.67%) of the respondents have 3-6 years, Thus, one third of the respondents have been engaged in technological services for less than 3 years, which shows banks are just stated providing technological services than computerized services.

### **Banking Technology Services Provided by Bank:**

Among total respondents (41.67%) of the respondents are provides ATM, 36.11 respondent are provides electronic fund transfer, 33.33 percent of the respondent are provides core banking 30.56 percent of the respondent are provides debit card.

### **Banker's Perception on Customer's Usage of Banking Technology:**

Out of total repentence, (52.78%) of the respondents are moderately using the technology, Thus, banking technology is not fully utilized by the customers even bankers provide the facilities.

### **Customers Awareness of Banking Technological Services:**

Majority (86.11%) of the respondents are aware of banking technology this show that customer's awareness on technological Services is there. But still the effort has to be taken to make every customers know on banking technology.

### **Level of Customers Awareness on Banking Technological Service:**

Majority (63.89%) of the respondents moderately aware on banking technology, hence, according to the bankers customers are yet to know about all the banking technology services provided by the bank.

### **Awareness Programs to Educate Customers on Banking Technology:**

Majority (86.11%) of the respondents are conducting awareness programs to educate customers on banking technology and 13.89 percent of the respondents are not providing awareness programs to educate customers on banking technology.

### **Details of Awareness Programs:**

Out of total resonance (61.11%) of the respondents promoted through Advertisements, The customers to educate banking technology.

### **Benefits of Banking Technology to the Banks:**

Respondents expressed various benefits of the banking technology to the banks is providing quick service, because attracting rural customers to use banking technology. In the beginning may nor create durable customer relationship and may be possible in the long run of the customers are educated on banking technology.

### **Locations of the Bank Branch on Experience in Providing Technological Services:**

There is no association between the locations of the banks branches on experience in providing technological services.

## SUGGESTION OF THE STUDY

The suggestions were provided to banks, Customers, government and Information Technology Enabled Services (ITES) companies.

### **SUGGESTIONS TO BANKS**

- The banks have responsibility to conduct and organize awareness programmes, promotional measures like advertisement, road shows, etc. for usage of banking technology for the rural customers.
- The Banks should provide all the technological oriented services to be utilized by rural customers.
- Bank may provide easy accessibility of banking technology like ATM centers to facilitate rural customers.
- Bank employees has to be trained in such way to help customers in the rural area.
- Banks may come forward to modernize their bank branches in rural areas with fully computerized.

### **SUGGESTIONS TO CUSTOMERS**

- The bank customers have to learn to utilize the technological services provided by the branch.
- The customers have to clarify the doubts with the banker and customer care centers.

- The customers have to cooperate with the bank to implement and put in practice of banking technology in rural branches.

#### **SUGGESTIONS TO GOVERNMENT & RBI**

- The government and RBI have to encourage the banks to open more branches in the rural area with fully computerized facilities.
- The government should provide special privileges to the banks who are opening and serving to the rural customers, so that private companies will involve in providing technological services to rural customers.

#### **SUGGESTION TO INFORMATION TECHNOLOGY ENABLED SERVICES (ITES) COMPANIES**

- The ITES companies should come forward to design and formulate soft wares specifically focusing on banking technology to help rural customers.
- These companies may develop technology to suit the need of the rural customers.
- The ITES companies have to work with banks to help rural customers as a social responsibility of the business.

#### **CONCLUSION**

Technological usage in rural banking is at nascent stage in India. Today, technology plays a vital role in providing effective and efficient services to bank customers in the urban area. Banks located in urban area are highly involved in providing full technology oriented services to their customers living in urban area but the rural customers is not able to enjoy the same kind of privilege. This study involved in exploring the involvement of banks in providing technological services to the rural customers. This study was especially focused on perception of bank managers on usage of technology and rural banking, the study concludes that bank are providing less technological services to the rural customers and the reasons expressed was, the rural customers are less educated in understanding banking technology, the poor involvement of rural customers and also still believing on traditional way of banking than using technology for quality of services. Thus, the bank has to open fully computerized rural branches to facilitate rural customers by providing awareness and educating customers to use and get benefited out of banking technology.

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