

## Comparative Study between Private Sector and Public Sector Banks in the Adoption of Technology in Banking Services - Twin Cities

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**Abstract:** The paper consists the study is to identify and analyze the factors influencing the customer adoption of technology in banking services in the twin cities. The impact of technology on banking operations. Also, a comparative study of banks in different regions to analyze ATM, Internet banking, Telephone banking, Mobile banking services used between users and problems of technology usage in that bank. The Paper is basically concerned and the customer aspect of technology in banking searching for customer satisfaction level and adoptions of banks are analyzed between using Statistical Tools through R-Programming. This is a comparative study of Public sector banks and Private Sector banks and finds out the majority of which kind of transaction in banks in Twin cities.

**Key words:** ATM, Internet banking, Telephone banking, Mobile banking.

### I. Introduction:

The bank of any country plays very important role in the economic development of the country. Finance is regarded as the oxygen of trade and industry. The development of banks in the country and develop through banks in the country has placed India amongst the top 5 fastest growing economies in the world. The whole of the world is looking towards India a prospective dominant player in the world's markets. The banks today have touched the lives of every citizen. Whether he has to keep his money at midnight from the bank, to keep is valuable safe; to book the tickets for rail and air journeys; to pay insurance premium, telephone bills, electricity bills; to purchase/sell securities from the capital market, to take a loan for business, for education, for a house or for consumer items, everywhere the bank is present.

Basically, the banks can be divided into two sectors commercial banks and co-operative banks. Banks, which have a national network and provide services are further divided into 2 sectors Public sector banks and private sector banks. Public sector banks are fully controlled by the government (i.e. central government) and private sector banks have private ownership.

The present research was conducted keeping in view the sharp difference between Private Sector and Public Sector Banks in the adoption of technology in banking services in Twin Cities.

Banking in India was generally fairly mature in terms of supply, product range and reach even though reach in rural India and to the poor still remains a challenge. The government has grown capability to address this through the State Bank of India expanding its branch network and through the National Bank for Agriculture and Rural Development with things like microfinance.

### II. Review Of Literature:

Kumar (2006) he studied the bank nationalization in India marked a paradigm shift in the focus of banking as it was deliberated to shift the focus from class banking to mass banking. Internationally also efforts are being to study causes of financial inclusion of low-income group treating it both a business opportunity as well as a corporate social responsibility.

Singla (2008) examines that how financial management plays an important role industrialist growth of public and private banking. It is concerning and examined the profitability position of selected sixteen banks of banker index for a period of six years (2001-2006) the study reveals that the profitability situation was reasonable during the period of study when compared and the previous year. Banks in a better position to deal and absorb the economic constant over a period of time.

Prashanta Athma (2000), in his PhD. research submitted at Osmania University Hyderabad, "Performance of Public Sector Banks – A Case Study of State Bank of Hyderabad, made an attempt to evaluate the performance