

A STUDY ON EFFECTIVENESS OF GENERAL BANKING

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1. INTRODUCTION:

1.1 INTRODUCTION

It plays an important role in economic growth in the banking sector. The development of information and communication technologies, and worldwide and has revolutionized the banking industry. To improve the competitiveness of the product in the next ten years, to contribute to the World Bank, and digital information. The growth of bank customers in the banking and IT and management sectors to meet the needs of both staff and private at the same time has opened the way for the development of new technologies. These customers and banking quickly and sustainably to meet the changing face of the global banking industry. India, while India is going to lose its banking sector, banks, countries and their development partners, technology, communication between banks and their partners.

1.2 STATEMENT OF PROBLEM

India's economy is growing. Many factors contribute to economic growth. One of the industries that have the economy is revolutionary banking. With IT changes and rapid growth, banking operations have been declining. Banking, in principle, is the area that needs to gradually change the dynamics for customers. The banking solution is essentially to update the way the bank.

The first study was selected to judge the impact of basic banking on bank employees and customers.

1.3 OBJECTIVES OF STUDY

Primary objectives

- Consider the impact of basic banking on bank employees and customers.

Secondary Objectives

- Bank staff knows they are right in front of the main bank.
- Customer loyalty because of the main bank.
- Analysis of the challenges to the bank base.

1.4 SCOPE OF STUDY

The topics of study now, which are related to the analysis of the influence of primary bank employees on the bank, are to analyze the satisfaction of the bank employee with the primary banks. It helps the bank to know if the main bank benefits the bank's employees. Geographically taught size is limited to public and private banks in the Thrissur district. The study focuses on the problems introduced by bank staff dealing with

bank approvals and the primary clients of the primary bank.

1.5 PERIOD OF THE STUDY

You will need 21 days to complete the course.

2. LITERATURE SURVEY

Assessment of the scientific literature is written, contains updated knowledge, as well as the results of the theoretical basis and with a particular behavior. Review of the literature and secondary sources is not new to report the results of the experiments or original. Often related to scientific literature, such discipline in academic journals, and disagree with the review of the book that can be rewritten in a publication. The value of literature is not the basis for research in the field of teaching. Assessment of non-fiction literature may include as part of the journal is the design of peers that provide new research, contribute to research on the body of literature that is relevant, and to provide the reader. In such cases, workers often focus on tasks and methods.

In his dissertation, Kamakodi (2008) discusses the paradigm shift and the application of "Core Banking System in the Bank Bench all".

DR. Anurag. B. Singh; MS. PriyankaTandon (2012) in "the financial performance of researchers: Research Compares the ICICI Bank and OSE", describes the central banking system. The goal is to learn how to evaluate the bank's financial performance after creating Core Bank solutions.

DR. Kalagarsamy; In the copy, S. Wilson (2013) noted that "research on customer market behavior and practice makes specific references to

commercial bank consumer satisfaction with technology and banking practice. World Bank properties can benefit from banking operations are better.

In the copy, GarimaChaudhary (2014) discussed "comparing the performance of private sector banks and public banks in India" following the recognition of customer solutions introduced after the Bank.

Mr.Geetha S; DR. CS Ramanarayanan (2015) in "Effects of central banking on SBM" stated that the majority of illiterate and non-computer users do not take advantage of CPM as they do not provide support in support areas. banking. Although the bank has information reported on CBS due to staff satisfaction, information about the BPS does not reach illiterate and student computers. User in this way, with the help of advertising, subscriptions received bank. CBS welcomes changes in the condition of large banks and the country does not exploit the use of banking and operations. CBS has created a monument to the average person in the banking industry in all areas of banking and interest.

3. RESEARCH METHODOLOGY

RESEARCH METHODOLOGY

Researchers use different tools to learn this. 50 samples were collected. Handlebars are prepared by 26 questions and reported by employees in the public and private sectors.

METHODS OF DATA COLLECTION

The task of collecting data obtained after the research and design of the determined study

design. When the judge used data collection methods for study, the researchers decided that both types of data should be available;

- Primary data
- Secondary data

Primary Data

The data is collected by the plant and for the first time and was in the original. The database contains information for a specific purpose, job responsibilities to employees, such as branch managers and bank customers as a database.

Secondary Data

Secondary data refers to data that people are not receiving and delivered to process statistics. In this study, secondary data obtained from various sources, such as books, magazines, books, web pages, and research literature, etc.

SAMPLE SIZE

Sample refers to what is selected from the world as an example. The sample size selected here is the staff of the bank 50 clients.

SAMPLING DESIGN

Samples can be defined as choosing a particular or all of them based on a selection of phrases or entire sections that can be named.

SAMPLING TECHNIQUE

The research methods used in the study is an example of that simple. This method outlines the goals and objectives of providing advice to models that represent the world that special choice.

TOOLS

Such mathematical analyses, tables, graphs, and percentages are used for this type of study.

Table: This means that the information is shown in the table. Tiffany has a row and a column. This is a systematic presentation of data, the process of data collection and analysis.

Diagnosis: Figure based on visual representation techniques of the information is certainly color.

Percent Analysis Percentage is the percentage used to describe the data file in percentage [100 percent] to a better understanding of the data being collected.

1.7 LIMITATIONS

- Samples from 50 bank employees and 50 customers were selected for the study.
- Limited reading time.
- Some of those who responded to the survey get stronger.

4. DATA ANALYSIS & INTERPRETATION (FOR EMPLOYEES)

Core Bank contributed to the bank to reduce the tax burden.

INTERPRETATION

The aim was to question why there is no shortage of search assignments in the bank. Here, 66% of respondents agree that there is a reduction in the cost of traditional banks, 16% of employees are very satisfied, and 14% of respondents are not satisfied with the 4% of respondents not satisfied with this explanation.

Business efficiency is increased because of the Core Bank.

INTERPRETATION

The question goal was to determine if the service has improved efficiency by Core Bank. Here, 62% of candidates were satisfied with the business increase because of the central bank, 22% of respondents remain neutral and 16% are satisfied with the responses in this.

Are the security measures ready to reach the banking business?

INTERPRETATION

The question goal is to know that there are safe ways for foreign bank operations. Here, 100% of participants know the size of the security bank.

It is a complex training for bank employees to manage the banking business.

INTERPRETATION

The question goal was to determine whether adequate training needed for bank staff to take care of all banking operations. Here, the response rate respectively 44% and 56% respectively. This suggests that 56% of respondents do not require rigorous training to manage banking operations and 44% of respondents who need the training to organize strictly banking operations.

Is the education provided by the bank enough to be able to manage all the banks?

INTERPRETATION

The purpose of this question is to make sure that training is efficient for the bank staff to take care of all banking operations. This suggests that 84% of respondents do not like the training provided to manage all banking operations and that 16% are not satisfied with the responses of the training provided to manage all banking operations.

The biggest change in the bank happened when the brick and mortar system was changed

INTERPRETATION

The question goal was to determine whether there are significant updates on the bank if the brick and mortar system to replace the system click & Portal. Here, 62% of candidates who satisfied the main updates made in the bank when the brick and mortar system was changed so the portal on average, 22% of respondents have been satisfied with 16% of respondents have changed.

5. FINDINGS OF THE STUDY

INTRODUCTION

The conclusion was drawn that conclusion from the analysis of the results of the central bank for the employees and customers of the bank. Some comments about the good and the management are good in the Core Bank to have been proposed.

FINDINGS

After analysis and systematic analysis, the summary below is drawn.

1. The bank has been operating off the Core Bank.

2. The workload in the bank's improved because of the Core Bank.
3. Security measures can be implemented to access all of the bank's operations.
4. The importance of the bank's employees manages all banking functions.
5. Training provided by bank staff to manage all banking functions.
6. The biggest changes will occur in the bank when the system was changed Brick & Mortar to the Click system and portal.
7. More employees who face the Core Bank less direct contact with customers, employees, and reduce the number of central banks.
8. Back to Banking rather difficult.
9. Banks can offer Core Bank services that are good for the clients.
10. Banking is more expensive for bank employees.
11. All bank employees are happy with the idea of the central bank.
12. The importance that all employees increase concepts Bank Banking.
13. Man is the main user of Core Banking.
14. Companies, private sector employees, and the retailer who uses the central bank's business effectively.
15. More clients knew about the core bank.
16. The purchasing bank is protected by activities.
17. Benefits that many consumers prefer Internet banking and ATM banking options as easy.
18. Employee feedback is customer service response is positive.

19. These clients have a problem with the network and the lack of understanding of the Core Bank.
20. More customers like Bank and Bank.
21. Several large clients dissatisfied with the central bank because of the transaction quickly and timely registration.

SUGGESTIONS

1. If employees get an education right in the bank, the level of satisfaction can be improved significantly.
2. If there is a failure in the computer system can result in all network failed. Please note that the program is used at night to avoid this problem.
3. Central Bank must act based on the consent of the employee. The bank must change its plan to protest so that the employees can properly-regulated properly.
4. The central bank has refused to allow the transaction directly with the bank. Therefore, there must be a good relationship between employees and customers.
5. Customers can grateful from the bottom of the central bank. Therefore, the bank must carry out several types of loan programs that are related to the primary bank.
6. Clients need to be trained for various benefits provided by the Core Bank.
7. Banks must focus on improving security, especially to eliminate the threat of the Core Bank.

6. CONCLUSION

Research is done to understand the impact of the central bank in a bank employee. The conduct the banking system is centralized for all the branches helps speed up the normal operation of the bank and its customers. The Central Bank, all branches of the bank to accept the use of a central server that has the data center is protected.

This suggests that the central bank has a significant impact on banking operations. Bank employees happy with a basic bank functions, it will be more difficult if a bank employee received a solid education and a solid core in the bank, as well as to train and improve the level of understanding. The customer is not satisfied by the central bank and the bank must provide information about the central bank to the customer in addition to functionality.

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