

CONSUMER'S PERCEPTION ON INFORMATION AND COMMUNICATION TECHNOLOGIES (ICT) WITH SPECIAL REFERENCE TO ICICI KULASKEKHARAM

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ABSTRACT

ICT stands for "Information and Communication Technologies". It refers to technologies that provide access to information through telecommunication . It is similar to information technology (IT) but focuses primarily on communication technologies. This includes the internet, wireless network, cell phone and other communication medium. ICT technological development, particularly in the area of telecommunication technologies revolutionizing the banking industry, It is widely believed that the impact of e-commerce enables banks to provide an inexpensive and direct way of exchanging information and to sell or buy product and services. Hence the present study deals with customers' perception on the use of ICT with special reference to ICICI bank in kulashkharam

1.

INTRODUCTION

In the past few decades, information and communication technologies have provided society with a vast array of new communication capabilities. For example, people can communicate in real time with others in different countries using technologies such as instant messaging, voice over IP (VOIP) and video conferencing. Social networking, websites like face book allows users from all over the world to remain in contact and communicate on a regular basis.

Modern information and communication technology have created a "global village", in which people can communicate with other across the worlds if they were living next door. For this reason, ICT is often studied in the context of how modern communication technology affect society.

II. OBJECTIVES OF THE STUDY

The following are the main objectives of the present study.

To examine the customer perception in the use of ICT in ICICI bank.

To compare the customer perception in terms of different ICT provided by ICICI bank.

To evaluate the areas of strength and weakness of ICICI bank in terms of ICT offered to customers.

To suggest remedial measures for future growth of ICT in retail banking,

III. METHODOLOGY AND TOOLS

The study is complied with the help of both primary and secondary data. The primary data are

collected from the sample respondents with the help of questionnaire. The secondary data are collected from the books and journals. The sample size selected is only 60 respondents. Tools used for analysis are percentages analysis and Garret ranking method.

IV. ANALYSIS AND INTERPRETATION OF DATA

The analysis is carry out in two parts.

Problems of using ICTin ICICI bank.

Customers' preference towards the use of ICT in ICICI bank.

. Problem of using ICT in ICICI banking service by the sample respondents

Table-1

SL.NO	PROBLEMS	NUMBER OF RESPONDENTS	PERCENTAGE
1	INADIQUATE KNOWLEDGE	4	7
2	LACK OF INFRASTRUCTURE	10	17
3	UNSUITABLE LOCATION OFATMS	6	10
4	TIME CONSUMING	8	13
5	FEARS OF SECURITY THREATS	5	8
6	POOR WORK	17	28
7	HIGH COST OF TECHNOLOGY	10	17
	TOTAL	60	100

From the above Table-1. It was found that out of 60 respondents in ICICI bank, 17(28 percent) respondents have affected by 'poor network. 10 (17 percent) respondents have specified 'high cost of technology', 10 (17 percent) respondents have affected by lack of infrastructure. Hence, it was found that majority of the ICICI bank respondents have affected due to the frequent failure of network.

B. Customers' preference towards the use of ICT in ICICI bank

The customers' preference towards the use of ICT in the ICICI bank like ATM cards, credit card, banking kiosk, mobile banking, online banking, online demand draft, master card, Tele banking etc.

Customers' preferences towards the use of ICT in ICICI bank

Table-2

SL.NO	ICT	GARRET RANK	
		M.S	RANK
1	ATM CARD	57.7	1
2	CREDIT CARD	49.63	V
3	BANKING KIOSK	51.5	1V
4	MOBILE BANKING	53.43	111
5	ONLINE BANKING	54.13	11
6	ONLINE DEMAND DRAFT	45.6	V1
7	MASTER CARD	42.47	V11
8	TELE BANKING	41.53	V111

Hence it was inferred from the ranking Table-2, Majority of the respondents of ICICI bank have used in ICT in day to day touch with ATM.

V. SUGGESTIONS

Following are the suggestion to improve ICT of banking service in ICICI bank

- * To improve the network coverage, it is essential for the successful use of ICT.
- * Bank setup ATM centre at convent locations for their regular usage of customers.

Customer care services should be improved.

Sufficient cash is to be maintain in ATM centre at all times in order to satisfied in the need of customer is possible with the 24hours service is provided by the banking.

ATM helps the bank to reduce it burden at the branches. More ever, there is a need to increase the number of ATM centres.

* The bank should plan to introduce new scheme for attracting new customers and satisfying the present once.

VI. CONCLUSION

Customer satisfaction and customer service delivery are key elements of banks to ascertain customer's acquisition, retention and increase bank profitability. New technology enabled banks to serve and assist customer not only in branches, but anywhere in the world at any time and through any delivery channel a customer cares to select. ICT is part of our e-world. Money makes many. ICT maintains the money electronically. The digitalized money transferred transactions are maintained in ICT system. It has great future. In future golden days all people may be change as e-consumers because of using ICT transactions.

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