

## **ASPECT OF BENEFICIAL COMPUTERIZATION PRACTICES IN CO-OPERATIVE BANKS IN RAJASTHAN**

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### **Abstract**

Computerization Practices in banks is increasingly becoming an invaluable and powerful tool driving development of a nation and improving customer service quality, reducing cost of operation, better management of risk and security, reaching global market, increasing productivity and enhancing competitiveness. Commercial banks in Indian were able to adopt good practices and were successful in revolutionizing the banking sector. But, the Co-operative banking system in the India found to be lagging behind in adoption of computer practices. The present study depends on co-operative banking system in Rajasthan state were selected as sample units. The study aims to find out the awareness level among management of Co-operative banks about the computer practices do adopted by them. The study reveals that Co-operative Banks have computerized their branches. But, none of the bank had designed its website. It was found that the banks were offering computerization services like as Inquiry on product and services, Change of accounts information, e-banking, Stop cheque instruction, Status inquires on remittance, bank balance, etc.

*Keywords: Computerization Practices, Customer Service Quality, Risk and Security, Productivity.*

### **Introduction**

A co-operative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of their bank. Co-operative banks differ from stockholder banks by their organization, their goals, their values and their governance Cooperative banks generally provide their members with a wide range of banking and financial services (loans, deposits, banking accounts etc.).. . As per Rao N. M. and Biradar (2003) "Dynamics of Banking Technology Adoption: An Application to Internet Banking" examined the behavior of banks and consumers in the event of a new technology (internet banking) introduction. According to him, adoption of internet banking is influenced by sex, age, marital status, degree of exposure to internet banking, and the characteristics of the banks. The investigation is to study about the views of bank employee's, prospects of bank computerization, and customer's perception on bank computerization, and different software solutions available for bank computerization. All banking services, such as electronic payments, loans, deposits, or securities have become heavily dependable on information and telecommunication technology. This is the main reason why banks are the biggest users of IT equipments. Due to the complexity of banking services, every opportunity to speed up their performance or to make them more accessible for customers is very well welcomed by banks. According to Teresa L. Morisi 1996 "Commercial banking transformed by computer technology" highlighted on importance of technology adoption in commercial banks. He is of the view that technology used by commercial banks had helped them to reduce costs and survive the competition.

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