

Abstract

Presently, commercial bank plays a dynamic role for improving economic scale. Today, commercial banks of our society are also known as depository institutions. Management of depository institutions plays an effective role with respect to provide proper channel work through funds from saver to borrowers. Management of Commercial banks are always dominating among depository institutions. Position of commercial banks and its financial transactions cannot be overlooked at any case, typically in context to well perform business internal and external operations in market. The cycle of depository institution is to be completed through funds mainly to grant loans. Management of commercial banks adopted the technological change in the global aspect where they keep themselves engage in different financial activities. In the banking sector, these technological changes are directly related to telecommunications and help in processing the data along with bringing financial innovations in terms of products and services and increasing the production processes strategically.

Type of this research methodology is quantitative in state. This research methodology is based on primary source of information for data collection. This primary source of information includes survey questionnaire technique. SPSS Statistical software is used for data entry, data processing and extracted required outcomes that are directly linked with respect to assessing the role of commercial banking by providing loan service on consumer business performance. The finding of this investigation is relay for using advance information technology for speed up business processes; use the sources of financial innovation and loan services that lead towards changing consumer business performances in our society.

Keywords: Technological Change, Financial Innovation, Loan Services and Consumer Business Performance

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