



## TABLE OF CONTENTS

**CHAPTER I** This study attempts to examine the impact of technological change on the various parts of corporate banks' organization, namely work organization, customer-contact interface and interfirm linkages. This study was accomplished to compare the strategic management of this change between a developed and a developing country environment. Developed and developing country selected as case study are France and India, respectively.

### Table of Contents

France has become a world leader in corporate banking due to adoption of state-of-the-art technology and related services. While on the other hand, banks in India, specifically the local banks, are still technologically backward and offer traditional banking products and services. It was found that in a constantly changing technological environment, all the selected variables are affected and have an effect on each other. Therefore, in order to improve the level of technology in India, the attempt should be manifold with simultaneous change in all the factors involved.

	1.3	Objective of the Study	3
	1.4	Scope and Limitations of the Study	4
<b>II</b>	<b>LITERATURE REVIEW</b>		<b>5</b>
	2.1	Describing Services	5
	2.2	Distinguishing Characteristics of Service Operations	5
	2.2.1	Intangibility	6
	2.2.2	Perishability	7
	2.2.3	Heterogeneity	7
	2.2.4	Simultaneity	8
	2.2.5	Transferability	8
	2.2.6	Cultural Specificity	8
	2.3	The Service Process Matrix	9
	2.4	Commercial Banking - A Financial Service	9
	2.4.1	Commercial Products and Services	10
	2.4.2	Technology	12
	2.4.3	Customer-Contact Interface	14
	2.4.4	Interfirm Linkages	16
	2.4.5	Organizational Issues	17
<b>III</b>	<b>THEORETICAL FRAMEWORK AND METHODOLOGY</b>		<b>20</b>
	3.1	The Framework	20
	3.2	The External Environment	21
	3.3	The Internal Environment	22
	3.3.1	Organization Structure	22
	3.3.2	Technology	22
	3.4	The Customer-Contact Interface	23