

A Study On Customer's Perception And Satisfaction Towards Electronic Banking In Khammam District

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Abstract: *Today the sophisticated Information technology has taken important place in the future development of financial services, especially banking sector evolution are affected more than any other financial provider groups. Increased use of mobile services and use of internet as a new distribution channel for banking transactions and international trading requires more attention towards e-banking security against fraudulent activities. The development and the increasing progress that is being experienced in the Information and Communication Technology (ICT) have brought about a lot of changes in almost all aspects of life. In the Banking Industry, it has been in the form of E-Banking or Online Banking or Internet Banking, which is now replacing the traditional banking mechanism. E-Banking has a lot of benefits which add value to enhance customers' satisfaction in terms of better quality of service offerings and simultaneously enable the banks gain more competitive advantage over other competitors. This paper contains consumer perception toward the convenience and willingness to use E-banking services are identified and measured. Customer satisfaction level towards the E- Banking has been identified.*

Keywords: *ANOVA, ATM, Customer Perception, E-Banking, Information Technology, Internet Banking.*

I. Introduction

Electronic Banking (E-banking) or Internet banking means any user with a personal computer and a browser can get connected to his bank's website to perform any of the virtual banking functions. In internet banking system, the bank has a centralized database that is web-enabled. All the services that the bank has permitted on the internet are displayed in menu. Once the branch offices of bank are interconnected through terrestrial or satellite links, there would be no physical identity for any branch. It would be a borderless entity permitting anytime, anywhere and anyhow banking.

II. What Is E-Banking Or Internet Banking?

Electronic banking is one of the truly widespread avatars of E-commerce the world over. In simple words, e-banking implies provision of banking products and services through electronic delivery channels.

Various authors define E-Banking differently but the most definition depicting the meaning and features of E-Banking are as follows:

"E-Banking is a combination of two, Electronic technology and Banking."

"Electronic Banking is a process by which a customer performs banking Transactions electronically without visiting a brick-and-mortar institutions."

"E-Banking denotes the provision of banking and related service through Extensive use of information technology without direct recourse to the bank by the customer."

III. Types Of Electronic Banking In India

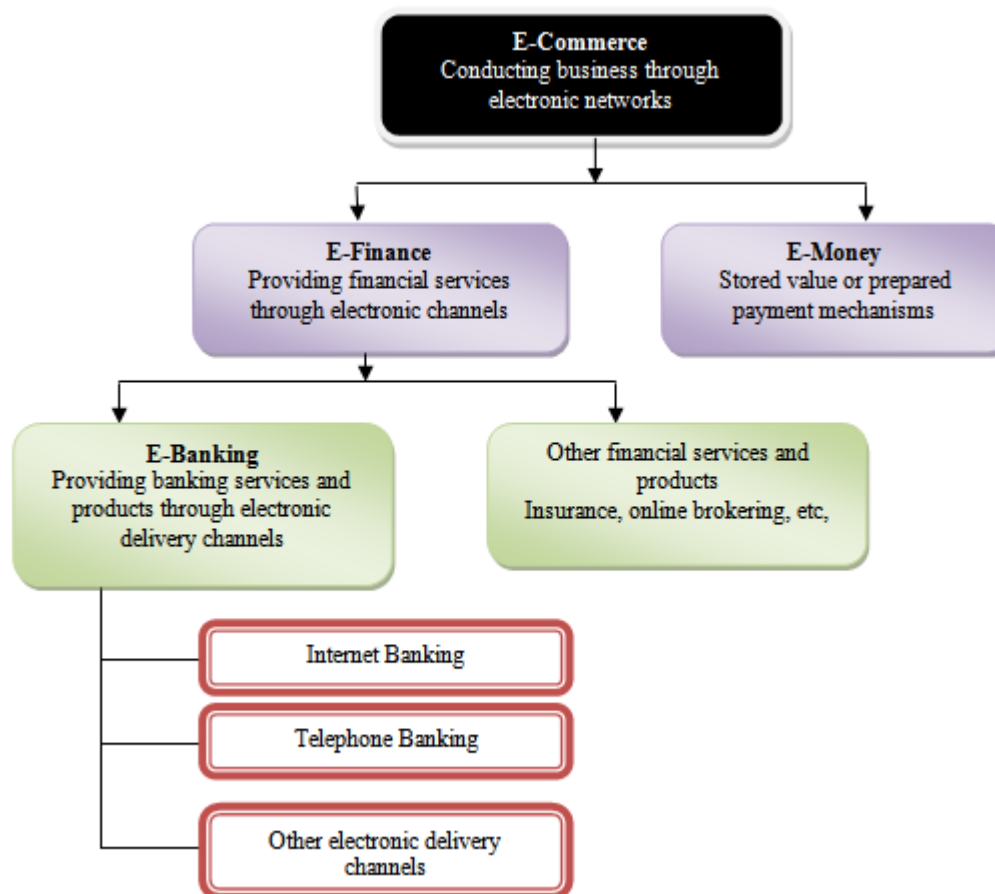
The following three basic kinds of internet banking are being employed in the marketplace:

1. Informational — This is the basic level of electronic banking. Typically, the bank has marketing information about the bank's products and services on a stand-alone server. Risk involved in such kind of internet banking is relatively low as informational systems typically have no path between the server and the bank's internal network. This level of internet banking can be provided by the bank or outsourced. While the risk to a bank is relatively low, the server or website may be vulnerable to alteration. Appropriate controls therefore must be in place to prevent unauthorized alterations to the bank's server or website.

2. Communicative – This type of electronic banking system allows some interaction between the bank's systems and the customer. The interaction may be limited to e-mail, account inquiry, loan applications, or static file updates (name and address changes). Because these servers may have a path to the bank's internal networks, the risk is higher with this configuration than with informational systems. Appropriate controls need to be in place to prevent, monitor and alert management of any unauthorized attempt to access the bank's internal networks and computer systems. Virus controls also become much more critical in this environment.

3. Transactional — this level of electronic banking allows customers to execute transactions. Since a path typically exists between the server and the bank's or outsourcer's internal network, this is the highest risk architecture and must have the strongest controls. Customer transactions can include accessing accounts, paying bills, transferring funds, etc.

IV. What Is Electronic Banking?



V. Customer Perception And Satisfaction With Electronic Banking

The ultimate goal of any organization is generation of profits and that can be achieved with attaining customer perception and satisfaction. A satisfied customer will come back and refer the electronic banking services to other as well, generating more sales and hence more profits. Banks are no different as they also thrive for profits. Customer perception and satisfaction is considered as a necessary condition for customer retention and loyalty and hence helps in realizing economic goals. Banks are now moving its business toward online along with the conventional banking. Internet banking is just the extension of conventional branch banking. Here the services are being provided online that were originally provided in the branches. Thus, customer satisfaction has got great importance in electronic banking as well. High level of satisfaction is demanded by the customer as customer expectation in electronic banking is very high and competition is also high with little differentiation in type of services offered. Hence, bankers along with the researchers have realized the importance of customer satisfaction in internet banking.

Objectives Of The Study

- ❖ To study the perception and usage level of respondents towards Electronic banking services in Khammam district.
- ❖ To measure the satisfaction level of people towards Electronic Banking services in Khammam district.
- ❖ To state the present situation of the Electronic Banking in Khammam district.

Review Of Literature

Review of a few important research papers is made in the following paragraphs with an important objective to identify the research gap that exists at present.

Dr. M. Abdul Hakkeem and Y. Moydheen Sha (2015) in their analysis it was observed that particular age group have used these services, the satisfaction of the customer majorly influenced the convenience, awareness, and responsiveness. In the present technology society, most of the banking customer prefer and switch to e-banking facilities. So the banker may improve their services, loyalty to customers and their retention by increasing awareness of other age groups and concentrating on the factors contributing customer satisfaction.

Vandana Tandon Khanna & Neha Gupta (2015) The study shows the factors such as Technology acceptability, safety, availability, user friendliness and accessibility highly depends on the demographic profile of the population size. Most of marketing decision in terms of enhancing the effectiveness of delivery channels can be taken by considering these factors.

A.Samsunisa (2015) The researcher has identified that different age group of customers have different perception toward the e-banking services and the usage level of these banks" customer is different so bank should concentrate on all the age group of customers for betterment of e- banking banks. It has also seen that different occupation group of customers have different perception toward the e-banking services. There are good number of customer in every group like student, service class, business class and professionals, it shows that they all are keen interesting in using the e-banking services.

R. Elavarasi (2014) The researcher has identified which commercial bank provides better service with regards to e-banking services to customers and also identified satisfaction level of customer view about internet banking website of banks. The data analysis shows that age, educational qualification, occupation, income level of customer are significant factor that decide usage of e-banking services of various banks in the study area. The findings were to increase awareness among people; SBI should advertise and conduct special awareness programs to make E-Banking services more popular among customers.

Tavishi and Santosh Kumar (2013) in their study "An Empirical Study on Technology Adoption by Indian Banks" studied the factors influencing the customers for the adoption of internet banking and mobile banking in India and hence investigate the influence of perceived usefulness, perceived ease of use and perceived risk on use of internet banking and mobile banking.

Sabita Paul (2013) in his work The Adoption of Electronic Banking (E-Banking)in Odisha, India described the current and prompt technological revolution altering the whole world which has crucial impact on the banking sector based on data, collected from customers of different commercial banks of Odisha.

Prema C (2013) in her research article "Factors Influencing Consumer Adoption of Internet Banking in India", examined the process of internet banking services and stresses that marketing experts should emphasize these benefits and its adoption provides and awareness can also be improved to attract consumers' attention to internet banking services.

Rahmath Safeena et.al, (2012) in his study "Technology Adoption and Indian Consumers: Study on Mobile Banking" identified that the evolution of e-banking started from the use of Automatic Teller Machines (ATMs) and telephone banking (tele-banking), direct bill ayment, electronic fund transfer and the revolutionary online banking transformation from the traditional banking to e-banking has been a 'leap' change.

Neena Brar & Jaspreet Singh (2012) While investigating all the variables and the responses by consumers, this study reveals that the perception of the consumers can be changed and can be made positive by awareness program, friendly usage, fewer charges, proper security, and the best response to the services offered.

Rahmath Safeena et.al, (2011) in their research work "Internet Banking Adoption in an Emerging Economy: Indian Consumer's Perspective" analyzed the factors influencing the consumer's adoption of internet banking in India and hence investigates the influence of perceived usefulness, perceived ease of use and perceived risk on use of Internet Banking.

According to **Ozuru et al. (2010)** "The importance of electronic payment system in any country can never be over emphasized, due to the dramatic transformation in technological advancements that is being experienced by the global financial industry".

Singhal and Padhmanabhan (2008); Salawu et al. (2007) There is faster delivery of information from the customer and service provider, thus differentiating Internet enabled electronic banking system from the traditional banking operation.

Harris (2007) observed that Internet Banking is Becoming "Need to Have" service. E-banking is one of the most recent technological innovations, which is becoming a need for every common man. It uses Internet as a medium for delivery banking services. Today, banking is not limited to branches, where a person goes to bank for withdrawal of cash or request a statement of accounts or to deposit a check. An inquiry or transaction can be handled online without any reference to the branch any time through Internet Banking. Benefits of internet banking include fast speed, convenient, cost effective, all time accessibility, and flexibility.

Vardhman (2007) said Online Banking - The Need of the Modern Professional- Internet Banking has been so popular in the countries it has been implemented in so far due to certain reasons. Online Banking makes the regular transactions for a client speedy and time efficient with little or no paperwork involved. There is no

need for standing in long queues any more for making a deposit or getting a withdrawal. Banking has turned into a 24/7 service with the bank always available to their client.

Kesseven (2007) said that the mostly used E-Banking services are inter account transfer, payment to other personal account, transfer to credit card account, recharge mobile phones among others. Comparing demographic variables of the internet banking users to the non- internet banking users, the analysis reveals that there is no significant difference between the two groups of users with respect to age group and the education level of the respondents.

Srinivasan (2007) investigated that in specified region of Karnataka, channel convenience, channel control and channel security plays an important role in the selection of channels. Some regions still see people who are stuck to branch banking and are not ready for a change in mindset. Across Telebanking was not popular since it was not perceived as a safe and convenient channel.

Sayar et. All (2007) discussed that the developments in information technology and the subsequent evolution of internet banking have fundamentally changed the ways in which banks implement their business and consumers conduct their everyday banking activities. The results confirm the influence of internet trust on risk perception and consumer attitudes towards internet banking. The results confirm the influence of internet trust on risk perception and consumer attitudes towards internet banking. Propensity to trust is a determinant not only for interpersonal relationships but also for trust in technological systems. This is not a representative study.

Kamiya (2006) investigated how e- banking can ease your life Internet banking provides us facilities like Bill payment service, fund transfer, credit card customers, railway passing, Investing through internet banking, recharging your prepaid phone, shopping at your fingertips. Indian banks are trying to make your life easier. Not just bill payment, you can make investments, shop or buy tickets and plan a holiday at your fingertips.

Srivastva (2006) found that ; (1) perceived risk with online shopping, (2) past experience with online shopping, (3) perceived benefits of online shopping, (4) perceived ease of online shopping, and (5) perceived uncertainty of online shopping are the factors that affect the customer perception regarding E-banking.

Riquelme (2006) Investigated that the majority of customers in the sample are satisfied or very satisfied with the service and online systems attributes. The investigation does not support previous findings that more satisfied customers tend to use more products and services or that using internet banking for a longer period is associated with higher levels of satisfaction. It appears that companies that offer a wide product portfolio and relevant website content accompanied by prompt and courteous response create satisfaction online.

Ozuru et al. (2010); Johnson, (2005) The economy of most developing countries is cash driven; meaning that monetary transactions are basically made through the exchange of bank notes and coins for goods and services. However, this trend is now giving way to a modern and sophisticated payment system where the currency and notes are converted to data, which are in turn transmitted through the telephone lines and satellite transponders. This is as a result of rapid technological progress and development in the financial market.

Harris and Spence (2002); Turbin et al. (2002) The banking industry has been undergoing changes since the mid 1990s, in the form of innovative use of information technology and development in electronic commerce. This development made e-banking pose as a threat to the traditional branch operations, despite the fact that electronic commerce is still developing and is rapidly changing.

Black et.all (2001) conducted the study to know; what are the customer's perceptions about internet banking and what the drivers that drive consumers are. How consumers have accepted internet banking and how to improve the usage rate were the focus of research area in this study. Qualitative exploratory research using questionnaire was applied. 500 respondents were selected for study after initial screening. They were all bank customers. The study revealed that education, gender, income plays an important role in usage of internet banking. . The research corroborated the conceptual framework stating that if skills can be upgraded there will be greater will to use internet banking by consumers.

VI. Research Methodology

Hypothesis:

Null hypothesis (H₀) There is no significance relation between family income group and perception regarding E-Banking.

Research design:

The research carried out here is explorative in nature because the data that is already available but mainly regarding the foreign markets. The study intended to conduct this research in the domestic market, which is India and specifically in Khammam district and hence data is needed regarding the consumers from this region specifically. Therefore, first hand research is carried out by exploring the consumer characteristics in this region specifically on a sample of around 200 people who have bank accounts in public sector or private sector banks. The data has been collected with the help of self administered questionnaire. Judgmental sampling technique has been used. The data so collected has been arranged in a tabular form. Keeping in view the

objectives of the study, statistical technique ANOVA (One way classification) test has been used for data analysis.

VII. Results & Discussions

1. To study the relation of family income and awareness level of respondents regarding E-Banking.

TABLE 1. Showing the Relationship between Family Income and Awareness Level

Awareness level about E-Banking			
Family Income	Yes	No	Total
<1Lac	23	3	26
1-2 Lac	42	6	48
2-3 Lac	85	0	85
>3 Lac	39	2	41
Total	189	11	200

Source: Primary Data

From the above table it is clear that 189 (94.5%) respondents are aware about E-Banking. Only 11(5.5%) respondents not aware about E-banking services.

2. To study how many people are using E-banking services frequently?

TABLE 2. Showing the No. of Respondents Who are using the E-Banking Services Frequently

Usage of E-Banking			
Family Income	Yes	No	Total
<1Lac	9	14	23
1-2 Lac	22	20	42
2-3 Lac	54	31	85
>3 Lac	29	10	39
Total	114	75	189

Source: Primary Data

Out of 189 respondents who are aware about E-banking Services only 114(60.31%) are using the E-banking Services. One reason for not using the E-banking services by the other respondents is that people are less educated in these areas. So they hesitate in using computer and internet.

3. To know the opinion of respondents regarding E-Banking is time saving process.

TABLE 3. Showing the respondent's views regarding time saving & cost effective nature of e-banking

Income Level * E- Banking is Time Saving & Cost effective (Cross tabulation)							
Count	E- Banking is Time Saving & Cost effective						Total
		Highly Agree	Agree	Neutral	Disagree	Highly Disagree	
Income Level	<1Lac	11	6	2	5	2	26
	1-2 Lac	21	11	5	8	3	48
	2-3 Lac	53	10	5	12	5	85
	>3 Lac	21	9	2	6	3	41
Total	106	36	14	31	13	200	

Source: Primary Data

From above data it is clear that 106+36=142 (71%) respondents view E-Banking as time saving & cost effective process. 7% respondents are neutral. 22% respondents have negative views.

4. To know the opinion of respondents regarding E-Banking is Easy to use

TABLE 4. Showing respondent's views regarding easy to use of e-banking services

Income Level * Easy to use of E-Banking Services (Cross tabulation)							
Count	Easy to use of E-Banking Services						Total
		Highly Agree	Agree	Neutral	Disagree	Highly Disagree	
Income Level	<1Lac	9	5	1	8	3	26
	1-2 Lac	20	9	3	11	5	48
	2-3 Lac	51	11	6	12	5	85
	>3 Lac	16	8	3	9	4	41
Total	96	33	13	40	17	200	

Source: Primary Data

From the table 4, result is 96+33= 129 (64.5%) respondents said E-Banking is Easy to use. 57 (28.5%) respondents are disagree that E-Banking is easy to use; because these people have less knowledge about computer and information technology; so for them it takes time to use E-banking services.

5. To know the opinion of respondents regarding E-Banking Provides safety and security

TABLE 5. Showing respondent's views regarding e-banking Provides safety and security

Income Level * E-Banking Provides Safety and Security (Cross tabulation)							
E-BANKING PROVIDES SAFETY AND SECURITY							
Count		Highly Agree	Agree	Neutral	Disagree	Highly Disagree	Total
Income Level	<1Lac	12	6	2	5	1	26
	1-2 Lac	22	13	7	3	3	48
	2-3 Lac	48	15	11	6	5	85
	>3 Lac	22	8	6	4	1	41
Total		104	42	26	18	10	200

Source: Primary Data

From table 5 it is clear that 104+42= 146 (73%) respondents said E-banking provides safety & security. Only 28 (14%) respondents have negative views. Others are neutral on this.

6. To know the opinion of respondents regarding E-Banking Provides Up-to-date and accurate Information

TABLE 6. Showing respondent's views regarding e- banking provides up- to-date & accurate information

Income Level * E-banking provides up-to-date & accurate information (Cross tabulation)							
E-BANKING PROVIDES UP-TO-DATE & ACCURATE INFORMATION							
Count		Highly Agree	Agree	Neutral	Disagree	Highly Disagree	Total
Income Level	<1Lac	15	7	4	-	-	26
	1-2 Lac	34	9	5	-	-	48
	2-3 Lac	63	13	9	-	-	85
	>3 Lac	31	5	5	-	-	41
Total		143	34	23	-	-	200

Source: Primary Data

143+34= 177 (88.5%) respondents are agreed that E-banking provides Up-to-date and accurate information. There is no respondents who disagreed with this fact. 11.5% respondents are neutral on this because they are not using E-banking services frequently.

7. To know the opinion of respondents that E-Banking is 24 hours available

TABLE 7. Showing respondents views on 24 hours availability of e- banking services

Income Level * 24 hours availability of e- banking services (Cross tabulation)							
24 HOURS AVAILABILITY OF E- BANKING SERVICES							
Count		Highly Agree	Agree	Neutral	Disagree	Highly Disagree	Total
Income Level	<1Lac	11	4	2	6	3	26
	1-2 Lac	23	9	3	11	2	48
	2-3 Lac	48	7	4	22	4	85
	>3 Lac	21	4	3	8	5	41
Total		103	24	12	47	14	200

Source: Primary Data

103+24=127 (63.5%) respondents agreed that E-banking is 24 hours available. 61(30.5%) respondents disagree that E-Banking is 24 hours available. In these areas mainly used E-Banking services are bill payment & ATM; as sometimes there is no cash in the ATM & also there is problem of electricity availability. So these are the reasons that some of the respondents are disagreeing with this statement.

ANOVA (One way classification) test has been applied to test whether the significant variations exists between the views of respondents belonging to different family income group. Table given below shows this relationship:

Table 8. Showing The Relationship

		Degree of Freedom	Sum of Squares	Mean Square	F	Sig.
E- Banking is Time Saving & cost Effective	Between Groups	3	377.2	125.73	0.9370	3.24
	With in Groups	16	2146.8	134.175		
	Total	19	2524			
E-Banking is Easy to Use	Between Groups	3	377.2	125.73	1.138	3.24
	With in Groups	16	1766.8	110.425		
	Total	19	2144			
E-Banking Provides safety & Security	Between Groups	3	377.2	125.73	1.0787	3.24
	With in Groups	16	1864.8	116.55		
	Total	19	2242			
E-Banking Provides	Between	3	1961.96	653.98	2.087	3.86

Accurate and Up-to-Date information	Groups					
	With in Groups	9	2820.04	313.337		
	Total	11	4782			
E-Banking is 24 Hours Available	Between Groups	3	377.2	125.73	1.0176	3.24
	With in Groups	16	1976.8	123.55		
	Total	19	2354			

Source: Primary Data

From the table it is clear that for all the statements null hypothesis is accepted as significance level is greater than 0.05. This means that there is no significant relation between family income group and perception regarding E-Banking.

8. Type of E-Banking services used by the respondents

TABLE 9. Showing the frequently used e-banking services by the respondents

Most often used services	<1Lac	1-2 Lac	2-3 Lac	>3 Lac	Total
ATM	17	52	67	39	175
Bill Payment	13	64	43	33	153
Fund Transfer	19	24	52	19	114
Online Investment	7	37	17	18	79
Online Shopping	12	18	53	27	110
Credit card	5	22	43	34	104
E-Ticketing	17	29	34	26	116
Bank Statement	15	32	86	43	176

Source: Primary Data

From the above table it is clear that most of the respondents are frequently using ATM, Bill payment & getting the bank statement through E-Banking services in Khammam district.

VIII. Findings

- 94.5% people are aware about E-banking Services.
- 60.31% people are using the E-Banking services frequently. Others are using in a very infrequent manner.
- 71% respondents said that the E-Banking is time saving process.
- 64.5% respondents said that E-Banking is easy to use.
- 73% respondents said E-Banking Provides safety and security.
- 88.5% respondents said E-Banking provides up-to-date information.
- 63.5% respondents said that E-banking is 24 hours available.
- Frequently used E-Banking services are ATM, Bill payments & getting the bank statements.
- Consumers are using various services provided by their respective banks and the highest used services are the ATM & Bill Payment across various income groups followed by viewing of the account history.

IX. Conclusion

Here it can be concluded that around 70 % of people have positive perception & are satisfactory with E-Banking Services. Still people of these areas are not using all the E-banking services frequently because they less knowledge about computer and internet; so they feel hesitation in using E-banking services. So banks should improve their promotional and communication strategies to make aware the customers regarding IT services and buildup positive perception to improve the level of usage of E-Banking with high level of satisfaction.

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