

DETERMINANTS OF CUSTOMERS' PERCEPTION OF E-BANKING SERVICES IN NCR, INDIA: AN ANALYSIS

Fozia

Research Scholar

Faculty of Commerce

Aligarh Muslim University, Aligarh

ABSTRACT

PURPOSE – The purpose of this paper is to know the perception of the customers' towards dimensions of E-banking across Age, Gender and Occupation.

DESIGN/METHODOLOGY/APPROACH – A convenience sampling technique was used to recruit 320 customers through a well designed questionnaire from three Public Banks i.e. SBI, Punjab National Bank and Bank of Baroda and three Private Banks i.e. ICICI, HDFC and Axis Bank of NCR, India. The questionnaire is representing the desired range of demographic characteristics e.g. Gender, Age, and Occupation. Data has been analysed by Independent Sample t-test and one-way ANOVA.

FINDINGS – This research showed that dimensions of E-banking (Security & Privacy, Accessibility & Efficiency and Easy to use & Familiarity) in which Security & Privacy, Accessibility & Efficiency and Easy to use & Familiarity across gender shows no significant difference, across age and occupation shows significant difference between Public and Private banks of NCR, India.

PRACTICAL IMPLICATIONS – In India, mostly customers do not know about the e-banking and how to perform banking operations online via internet so banks should educate their customers about the workability of e-banking and create awareness of e-banking services among the customers.

KEYWORDS: E-Banking, Customer Perception, Public and Private Banks, ANOVA, T-test

INTRODUCTION

Banking is an important financial institution in the present global economic system. A bank is a financial institution which accepts money deposits by customers for investment purpose, pays it out when required, withdrawal by cheques & draft, makes loans at interest and exchanges currency. The bank offers various services to its customers such as receiving, collecting, transferring, paying, managing, exchanging, lending, investing and safeguarding money (Faisal, Akhtar, & Rehman, 2008). Now banking system is not restricted to the financial obligation but it has also some social obligation towards the users of banks i.e. advanced banking technologies, latest electronic products & services, customer relationship management and customer satisfaction.

E-banking is the new communication channel of banking product and services that enable financial institution users, individual or businesses, to access accounts information, transact business, or obtain information on financial products and services through internet (Al-Baghdadi, Rizvi, & Rizvi, 2011). Electronic banking also known as a variety of platforms i.e. Internet banking, Telephone banking, Mobile banking and PC banking and Tab banking whereby customers access these services using electronic device i.e. Automated Teller Machine (ATM), Point of Sale (POS), Debit card, Credit card, National Electronic Fund Transfer (NEFT), Real Time Gross Settlement (RTGS) Society for Worldwide Interbank Financial Tele Communication (SWIFT) and Core banking solutions (CBS) etc.

E-banking provides number of benefits to the customers, banks and enterprises in the form of customer wider choice, cost effectiveness, convenience, control, time saving, accessibility and efficiency. Customers have access to their bank account information and can conduct money transfer from one bank to another bank or one country to another country, payment of bills, balance inquiry, online recharge, online shopping among others. They have better control to operate their account, budget and manage their financial transactions. E-banking is recognised as a cost saving technique because it allows customers to do banking online without regular visits to the bank institution and experienced reduced transaction cost (Basias, Themistocleous, & Morabito, 2013).

LITERATURE REVIEW

The nature of e-banking innovation is disruptive, leading to drastic changes in both technological knowledge and business model. E-banking creates extraordinary opportunities for the banks in the ways they organize financial product development, delivery of services, and marketing via the internet (Wu, et al. 2006). Modern banking has developed human life into a virtual mode that allows people to make purchase and payment online, perform banking operations online without risking themselves to errors and frauds (Muraleedharan, D. 2009). SERQUAL Model has been used to identify the customer's perception regarding the service quality in banking (Hossain, M., & Leo, S. 2009). Demographical variables i.e. age, gender, income plays an important role in perception of customers. The perception of the consumers can be changed by awareness program, friendly usage, less charges, proper security, and the best response to the services offered (Srivastava, R. K. 2007). A review on e-banking dimensions like accessibility, security concerns, ease of use that indicated these are the major factors affecting the adoption of Internet bank services in Malaysia (Sohail, M. S. & Shanmugham, B. 2003). The adoption of

internet banking in Mauritius are affected by various dimensions of e-banking i.e. ease of use, cost of computers, Internet accessibility, convenience of use and security concerns (Padachi, K., Rojid, S., & Seetannah, B. 2007). E-banking factors which are affecting the perception of the customers towards acceptance of e-banking services i.e. security and privacy and awareness. Factors which are affecting the acceptance of e-banking services among adult customers in India are security & privacy, trust, innovativeness, familiarity and awareness (Dixit, et al. 2010). Security and privacy issues are the big issue in e-banking. If security and privacy issues resolved, the future of electronic banking can be very prosperous (Bahl, S. 2012).

OBJECTIVES OF THE STUDY

- To study the perception of customers' towards E-banking services between selected Public and Private banks of Delhi NCR, India
- To determine the differences in customers' perception towards E-banking services between Public and Private Banks.
- To suggest/ purpose strategies of E-banking for Public and Private Banks.

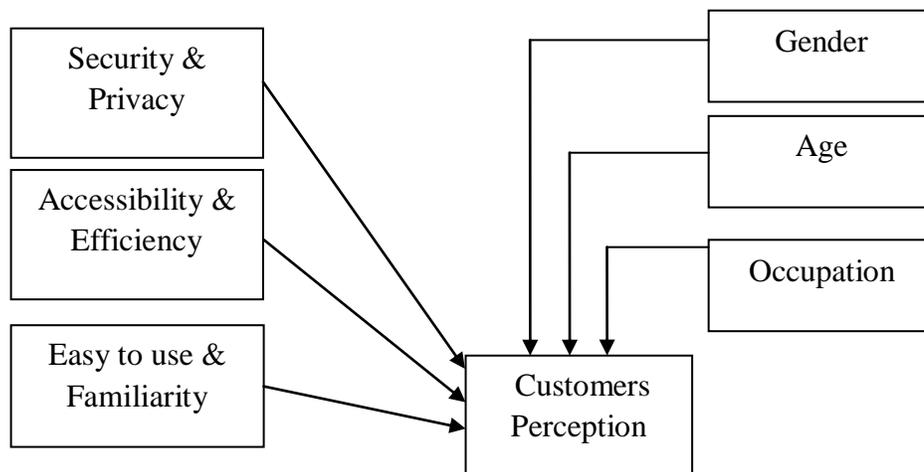
HYPOTHESES OF THE STUDY

Ho₁: There is no significant difference in the mean value of Security & Privacy as a dimension of E-banking between Demographic Variables.

Ho₂: There is no significant difference in the mean value of Accessibility & Efficiency as a dimension of E-banking between Demographic Variables.

Ho₃: There is no significant difference in the mean value of Easy to use & Familiarity as a dimension of E-banking between Demographic Variables.

THEORETICAL FRAMEWORK



RESEARCH METHODOLOGY

The main focus of this paper is to examine the perception of customers' level towards e-banking of NCR, India. The methodology adopted for carrying out the present construct is largely based on primary data collected through well designed questionnaire. About 500 questionnaire have been distributed out of which 320 completely filled questionnaire have been received from the Public and Private Banks customers of NCR, India. The questionnaire comprises of two sections: section 'A' on respondents socio-demographic characteristics and section 'B' is representing e-banking dimensions i.e. Security & Privacy, Accessibility & Efficiency and Easy to use & Familiarity. The questionnaire is based on Likert's Five point Scale ranging from "Highly Satisfied" - (5) to "Highly Dissatisfied" - (1). Data are analyzed using reliability test, t-test and one-way ANOVA via Statistical Packages for Social Science (SPSS) computer program version 19.0.

RELIABILITY OF SCALE

Reliability is the consistency of measurement or the degree to which an instrument measures the same way each time it is used under the same condition with the same subject. In short, it is the repeatability of measurement or consistency of the outcomes.

Table 1: Reliability of scale

S.No	Dimension	Statements	Cronbach's Alpha
1.	Security & Privacy	Security for ATMs	0.871
2.		No misuse of personal information	
3.		Safe with online transaction	
4.		Secured in account information	
5.		website provides financial security and confidentiality	
6.		website is secure for fund transfer	
7.	Accessibility & Efficiency	Availability all 24 hrs/day,7day a week	0.871
8.		Anytime conduct of transaction	
9.		Able to get on site promptly	
10.		Facilitates online shopping	
11.		Faster log-in facility	
12.		Performance of plastic card (ATM ,Debit, Credit card)	
13.		Transfer of funds (NEFT, RTGS)	
14.		Clearing services (ECS-Debit, Credit)	
15.	Easy to use & Familiarity	Website provides valuable information	0.840
16.		Website easy to use and navigate	
17.		User friendly system	
18.		Instruction on website	
19.		website design is efficient	

Source: Prepared by researcher

The above table depicts the Reliability of Cronbach's alpha for three dimensions of e-banking i.e. Security & Privacy, Accessibility & Efficiency and Easy to use & Familiarity. The item where the value of alpha is more than 0.6 are considered significant for this study. As shown in table 1 Cronbach's Alpha value is 0.871 for Security & Privacy, 0.871 for Accessibility & Efficiency and 0.840 for Easy to use & Familiarity shows high reliability of the scale.

The Cronbach's alpha (α) values of the 19 items are narrated in three dimensions namely Security & Privacy, Accessibility & Efficiency and Easy to use & Familiarity.

RESULTS AND DISCUSSION:

DESCRIPTIVE OF THE SAMPLE

Table 2: Sample Profile

Sample distribution by		Frequency	Percent
Banks	Public banks	164	51.25
	Private banks	156	48.75
Gender	Male	174	54.37
	Female	146	45.63
Age	20-29	130	40.62
	30-39	117	36.56
	40-49	73	22.82
Occupation	Service class	123	38.43
	Business class	11	3.44
	Professional	46	14.38
	Student	140	43.75

Source: Prepared by researcher

Table 2 describes socio-demographics profile of respondents. The sample is subdivided on the basis of gender, occupation and age group. The gender profile shows that the male respondents (54.37 %) are more as compare to female respondents (45.63 %). Majority of the users of E-banking services are aged between 20 – 30 years old. In occupation level, student and service class users are more aware about services of E-banking.

HYPOTHESIS TESTING:

Ho₁: There is no significant difference in the mean value of Security & Privacy as a dimension of E-banking between Demographic Variables.

Ho_{1.1}: There is no significant difference in the mean value of Security and Privacy as a dimension of E-banking between Male and Female.

The hypothesis seeks to test whether there is no significant difference in the mean value of Security and Privacy as a dimension of E-banking between Male and Female. To test this hypothesis, Independent Sample T-Test has been used.

Table: 3 mean, Std. Deviation t-value and Sig. value of Security & Privacy between Male and Female

Results of T-test						Result
Security and Privacy vs. Gender						
Gender	N	Mean	Std. Deviation	T value	Sig	No Sig. difference
Male	174	3.78	.756	-.318	.750	
Female	146	3.81	.653			

Source: prepared by researcher. Note: Level of significance: $p < 0.05$

The above table 3 shows the results of independent sample t-test used to assess the differences in the perception of customer on Security & Privacy as a dimension of E-banking between Male and Female. The t-value is -.318 and Sig. Value is .750, which is more than 0.05 (95 percent confidence interval), which indicates that there exists no significant difference in the mean value of Security and Privacy as a dimension of E-banking between Male and Female.

Hence, the hypothesis that there is no significant difference in the mean value of Security & Privacy as a dimension of E-banking between Male and Female stands accepted and alternative hypothesis is rejected.

Ho_{1.2}: There is no significant difference in the mean value of Security & Privacy as a dimension of E-banking across different Age Groups.

The hypothesis seeks to test whether there is no significant difference in the mean value of Security and Privacy as a dimension of E-banking across different Age Groups. To test this hypothesis, One-Way ANOVA has been used.

Table: 4 mean, Std. Deviation, F and Sig. value of Security & Privacy across different Age groups.

Results of ANOVA						Result
Security and Privacy vs. Age Groups						
Age Groups	N	Mean	Std. Deviation	F	Sig.	
20-29	130	3.70	.759	7.245	.001	Sig. difference
30-39	117	3.73	.711			
40-49	73	4.07	.538			
Total	320	3.79	.710			

Source: prepared by researcher. Note: Level of significance: $p < 0.05$

The above table 4 shows the results of ANOVA test used to access the difference in the perception of customers on Security & Privacy across different Age groups. The 'F' value is 7.245 and Sig. Value (p) is 0.001, which is less than 0.05 (95 percent confidence interval), which indicates a significant difference in the perception of customers' on Security & Privacy.

Hence, the hypothesis that there is no significant difference in the mean value of Security & Privacy as a dimension of E-banking across different Age groups stands rejected and alternative hypothesis is accepted.

Ho_{1.3}: There is no significant difference in the mean value of Security & Privacy as a dimension of E-banking across different Occupation Groups.

The hypothesis seeks to test whether there is no significant difference in the mean value of Security & Privacy as a dimension of E-banking across different Occupation Groups. To test this hypothesis, One-Way ANOVA had been used.

Table: 5 mean, Std. Deviation, F and Sig. value of Security & Privacy across different Occupation Groups.

Results of ANOVA						Result
Security and Privacy vs. Occupation Groups						
Occupation Groups	N	Mean	Std. Deviation	F	Sig.	
Service class	123	3.99	.606	10.939	.000	Sig. difference
Business class	11	3.95	.637			
Profession	46	3.99	.645			
Student	140	3.55	.749			
Total	320	3.79	.710			

Source: prepared by researcher. Note: Level of significance: $p < 0.05$

Analysis of variance (ANOVA) was performed to test the difference if any, in the perception of customers towards the Security & Privacy across Occupation Groups. The 'F' value is 10.939 and Sig. Value (p) is 0.000, which is less than 0.05 (95 percent confidence interval), which indicates a significant difference in the perception of customers on Security & Privacy as a dimension of E-banking.

Hence, the hypothesis that there is no significant difference in the mean value of Security & Privacy as a dimension of E-banking across different Occupation Groups stands rejected and alternative hypothesis is accepted.

Ho₂: There is no significant difference in the mean value of Accessibility and Efficiency as a dimension of E-banking between Demographic Variables.

Ho_{2.1}: There is no significant difference in the mean value of Accessibility & Efficiency as a dimension of E-banking between Male and Female.

The hypothesis seeks to test whether there is no significant difference in the mean value of Accessibility & Efficiency as a dimension of E-banking between Male and Female. To test this hypothesis, Independent Sample T-Test has been used.

Table: 6 mean, Std. Deviation, t-value and Sig. value of Accessibility & Efficiency between Male and Female

Results of T-test						Result
Accessibility and Efficiency vs. Gender						
Gender	N	Mean	Std. Deviation	T value	Sig	
Male	174	3.74	.715	.533	.594	No sig. difference
Female	146	3.70	.661			

Source: prepared by researcher. Note: Level of significance: $p < 0.05$

The above table 6 shows the results of independent sample t-test used to assess the differences in the perception of customer on Accessibility & Efficiency as a dimension of E-banking between male and female. The t-value is .533 and Sig. Value is .594, which is more than 0.05 (95 percent confidence interval), which indicates that there exists no significant difference in the mean value of Accessibility and Efficiency as a dimension of E-banking between Male and Female.

Hence, the hypothesis that there is no significant difference in the mean value of Accessibility & Efficiency as a dimension of E-banking between Male and Female stands accepted and alternative hypothesis is rejected.

Ho_{2.2}: There is no significant difference in the mean value of Accessibility & Efficiency as a dimension of E-banking across different Age Groups.

The hypothesis seeks to test whether there is no significant difference in the mean value of Accessibility & Efficiency as a dimension of E-banking across different Age Groups. To test this hypothesis, One-Way ANOVA has been used.

Table: 7 mean, Std. Deviation, F and Sig. value of Accessibility & Efficiency across different Age groups

Results of ANOVA						Result
Accessibility and Efficiency vs. Age groups						
Age groups	N	Mean	Std. Deviation	F	Sig.	
20-29	130	3.66	.721	7.096	.001	Sig. difference
30-39	117	3.63	.691			
40-49	73	3.99	.566			
Total	320	3.72	.690			

Source: prepared by researcher. Note: Level of significance: $p < 0.05$

The above table 7 shows the results of ANOVA test used to access the difference in the perception of customers on Accessibility & Efficiency across different Age groups. The 'F' value is 7.096 and Sig. Value (p) is 0.001, which is less than 0.05 (95 percent confidence interval), which indicates a significant difference in the perception of customers on Accessibility & Efficiency.

Hence, the hypothesis that there is no significant difference in the mean value of Accessibility & Efficiency as a dimension of E-banking across different Age groups stands rejected and alternative hypothesis is accepted.

Ho_{2,3}: There is no significant difference in the mean value of Accessibility & Efficiency as a dimension of E-banking across different Occupation Groups.

The hypothesis seeks to test whether there is no significant difference in the mean value of Accessibility & Efficiency as a dimension of E-banking across different Occupation Groups. To test this hypothesis, One-Way ANOVA had been used.

Table: 8 mean, Std. Deviation, F and Sig. Value of Accessibility & Efficiency across different Occupation Groups.

Results of ANOVA						Result
Accessibility and Efficiency vs. Occupation groups						
Occupation groups	N	Mean	Std. Deviation	F	Sig.	
Service class	123	3.96	.599	17.074	.000	Sig. difference
Business class	11	3.81	.633			
Profession	46	3.95	.575			
Student	140	3.43	.699			
Total	320	3.72	.690			

Source: prepared by researcher. Note: Level of significance: $p < 0.05$

Analysis of variance (ANOVA) was performed to test the difference if any, in the perception of customers towards the Accessibility & Efficiency across Occupation Groups. The 'F' value is 17.074 and Sig. Value (p) is 0.000, which is less than 0.05 (95 percent confidence interval), which indicates a significant difference in the perception of customers on Accessibility & Efficiency as a dimension of E-banking.

Hence, the hypothesis that there is no significant difference in the mean value of Accessibility & Efficiency as a dimension of E-banking across different Occupation Groups stands rejected and alternative hypothesis is accepted.

Ho₃: There is no significant difference in the mean value of Easy to use & Familiarity as a dimension of E-banking between Demographic Variables.

Ho_{3.1}: There is no significant difference in the mean value of Easy to use & Familiarity as a dimension of E-banking between Male and Female.

The hypothesis seeks to test whether there is no significant difference in the mean value of Easy to use & Familiarity as a dimension of E-banking between Male and Female. To test this hypothesis, Independent Sample T-Test has been used.

Table: 9 mean, Std. Deviation, t-value and Sig. value of Easy to use & Familiarity between Male and Female

Results of T-test						Result
Easy to use and Familiarity vs. Gender						
Gender	N	Mean	Std. Deviation	T value	Sig	
Male	174	3.65	.720	-1.299	.195	No Sig. difference
Female	146	3.75	.610			

Source: prepared by researcher. Note: Level of significance: $p < 0.05$

The above table 9 shows the results of independent sample t-test used to assess the differences in the perception of customer on Easy to use & Familiarity as a dimension of E-banking between Male and Female. The t-value is -1.299 and Sig. Value is .195, which is more than 0.05 (95 percent confidence interval), which indicates that there exists no significant difference in the mean value of Easy to use & Familiarity as a dimension of E-banking between Male and Female.

Hence, the hypothesis that there is no significant difference in the mean value of Easy to use and Familiarity as a dimension of E-banking between Male and Female stands accepted and alternative hypothesis is rejected.

Ho_{3.2}: There is no significant difference in the mean value of Easy to use & Familiarity as a dimension of E-banking across different Age Groups.

The hypothesis seeks to test whether there is no significant difference in the mean value of Easy to use & Familiarity as a dimension of E-banking across different Age Groups. To test this hypothesis, One-Way ANOVA has been used.

Table: 10 mean, Std. Deviation, F and Sig. value of Easy to use & Familiarity across different Age groups.

Results of ANOVA						Result
Easy to use and Familiarity vs. Age Groups						
Age Groups	N	Mean	Std. Deviation	F	Sig.	
20-29	130	3.62	.663	3.897	.021	Sig. difference
30-39	117	3.66	.697			
40-49	73	3.88	.622			
Total	320	3.69	.672			

Source: prepared by researcher. Note: Level of significance: $p < 0.05$

The above table 10 shows the results of ANOVA test used to access the difference in the perception of customers on Easy to use & Familiarity across different Age groups. The 'F' value is 3.897 and Sig. Value (p) is 0.021, which is less than 0.05 (95 percent confidence interval), which indicates a significant difference in the perception of customers on Easy to use & Familiarity.

Hence, the hypothesis that there is no significant difference in the mean value of Easy to use & Familiarity as a dimension of E-banking across different Age groups stands rejected and alternative hypothesis is accepted.

Ho_{3.3}: There is no significant difference in the mean value of Easy to use & Familiarity as a dimension of E-banking across different Occupation Groups.

The hypothesis seeks to test whether there is no significant difference in the mean value of Easy to use & Familiarity as a dimension of E-banking across different Occupation Groups. To test this hypothesis, One-Way ANOVA had been used.

Table: 11 mean, Std. Deviation, F and Sig. value of Easy to use & Familiarity across different Occupation Groups.

Results of ANOVA						Result
Easy to use and Familiarity vs. Occupation Groups						
Occupation Groups	N	Mean	Std. Deviation	F	Sig.	
Service class	123	3.86	.600	6.873	.000	Sig. difference
Business class	11	3.56	.813			
Profession	46	3.83	.666			
Student	140	3.52	.684			
Total	320	3.69	.672			

Source: prepared by researcher. Note: Level of significance: $p < 0.05$

Analysis of variance (ANOVA) was performed to test the difference if any, in the perception of customers towards the Easy to use & Familiarity across Occupation Groups. The 'F' value is 6.873 and Sig. Value (p) is 0.000, which is less than 0.05 (95 percent confidence interval), which indicates a significant difference in the perception of customers on Easy to use & Familiarity as a dimension of E-banking.

Hence, the hypothesis that there is no significant difference in the mean value of Easy to use & Familiarity as a dimension of E-banking across different Occupation Groups stands rejected and alternative hypothesis is accepted.

FINDINGS

The finding of the research shows that dimensions of E-banking (Security & Privacy, Accessibility & Efficiency and Easy to use & Familiarity) in which Security & Privacy, Accessibility & Efficiency and Easy to use & Familiarity across gender shows no significant difference, across age and occupation shows significant difference between Public and Private banks of NCR, India.

IMPLICATION TO RESEARCH AND PRACTICE

The paper investigated the difference of customers' perception across demographic variables i.e. Age, Gender and Occupation between selected Public and Private Banks of Delhi NCR, India. n. This study

further will add to the foreign banks and also take the perception of the customers of other states i.e. Uttrakhand, Himachal Pradesh and Maharashtra etc.

CONCLUSION

From the above discussed review the significance of e-banking facilities can be understood and from the analysis done in the present study it can be found that there is a difference of customers' perception across demographic variables i.e. Age, Gender and Occupation between Public and Private Banks of Delhi NCR, India. From the analysis of data is also shows that all banks i.e. Public and Private Banks provides almost same services to the customers but perception of customers vary according to their demographic profile. On the basis of the above analysis and observations, the paper suggests some suggestions to banks manger for betterment of customers' perception towards e-banking services.

LIMITATIONS OF THE STUDY

In the present study researcher has seen the difference in the perception of customers between the public and private banks across Age, Gender and Occupation. However, there is a scope for researchers in future to see the perception of customers across income and education. As this study has not focused on the employees' perception towards E-banking dimensions, future studies can focus on these lines and establish much more comprehensive E-banking services.

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