

Customers Perception Towards E-Banking Services with Special Reference to Canara Bank in Mysuru City

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ABSTRACT

Banking is a highly information-intensive activity that relies heavily on information technology (IT) to acquire, process, and deliver information to all relevant customers. Banks used Internet technology as a strategic weapon to revolutionize the way they operate, deliver, and compete against each other. As a result, E-Banking was introduced as a channel where bank customers could perform their financial transactions electronically via their banks' Web sites. In this study, an analysis of the differences in risk perceptions of bank customers using E-Banking and those not using E-Banking was done and it showed that risk perceptions in terms of financial, psychological, and safety risks among customers not using the internet were more meaningful than those using e-Banking. Customers not preferring to use E-Banking thought that they would be swindled when using this service, and therefore, are particularly careful about high-risk expectations during money transfers from and between accounts. In the present paper, efforts have been made to study the electronic banking services provided by canara bank, reasons for preferring banking services and satisfaction level of the customers as well as the perception of the customers towards E-Banking services rendered by the public sector banks in Mysore city.

KEY WORDS: Information Technology, Customer satisfaction, E-banking, Customer responsiveness.

INTRODUCTION

E-banking is an umbrella term by which a customer can carry out simple and advanced transactions electronically without a brick-and-mortar model. The term includes using ATMs, telephone transactions, and also a website which does not entail the physical presence of the customer in the physical environment of a bank. Though e-banking has been in India for over a decade now Internet has brought about unprecedented changes in the banking sector. There is a significant growth in e-banking and e-banking transactions which signals a huge increase in business potential opportunities. Banks need to have a long-term view of customer acquisition goals and expected business growth to build a long-term view of the server technology to be adopted. E-banking nowadays is the common trend here in our country. No more falling in line in banks; no more waiting tons of hours in the bank; no more days and weeks of waiting. All can be done with one card, one gadget. It's easy, it works, and most importantly, people like it. Electronic Banking (E-banking) or Internet banking means. Electronic banking is also called online, cyber, and virtual banking. Customers access e-banking services using an intelligent electronic device, such as a personal computer (PC), personal digital assistant (PDA), automated teller machine (ATM), kiosk, or touch-tone telephone, to perform several transactions in banking, like account assessing and executing transactions from anywhere at any time. E-banking helps for buying and selling of goods and services through the transfer of real money using the internet. The customer can do any banking transaction with a click of a mouse. E-banking provides cashless banking like- Automated Teller Machine (ATM), Mobile Banking, Phone Banking, Internet Banking, Electronic Fund Transfer (EFT), Debit Card & Credit Card, NEFT, RTGS. Internet banking software provides enormous personal and corporate banking services for easy access such as viewing account balances, obtaining statements, checking recent transaction summarises, making payments, etc. To face and survive in this cutting edge competition, the banks have to deliver better quality services to the customers because it is only a customer who can evaluate the quality of services. Hence, the service quality has to meet the customers' specifications and expectations. The banks must know what type of services the customers expect to have and then accordingly serve them the products and services that fulfil their expectations. The banks should be

ready to accept changes otherwise; their survival will become difficult in the competitive world. Therefore, there is a need to evaluate the customers' perceptions regarding the recent e-banking services too and improve the services if they are not up to their expectations. The services eliminate paper documents and manual processing of bank transactions. It provides online payment methods that allow for direct transfer of funds, and e-banking greatly accelerates financial transactions and adopts innovative business models. It keeps minimum operating expenses. Finally, the development of a creative image for the banking system that offers its customers the newest technical solutions. The paper deals with the customer's perception towards E-banking system with special reference to Canara Bank in Mysuru City of Karnataka.

LITERATURE REVIEW

Dr. Rajasulochana, Dr. Sharanya Murthy, Ms. Sneha R (2022) in their study "E Banking and Customers' Satisfaction in Public and Private Sector Banks in Karnataka: An Empirical Analysis":- The study identifies seven dimensions of internet banking service quality: Efficiency, System Availability, Fulfilment, Responsiveness, Privacy, Contact, and Website Design. The objective is to examine the relationship between the customer satisfaction and the various internet banking services quality dimensions in Public and Private Banks. The study employed an exploratory survey methodology and Convenience sampling was utilized to approach various internet banking customers in different parts of Karnataka. Data was collected from a sample of 192 internet banking customers. Empirical findings reveal a direct correlation between these dimensions and customer satisfaction in the banking sector.

Dr. R. Kasilingam, Ms. Thanuja. V (2023) in their study "Customers' Perception on Challenges of Digital Banking System With Reference To Select Public Sector Banks in Karnataka":- The study sheds light on the challenges like Card Payment not supported, Incorrect Amount Deducted, Card not Detected by the device, and Long Time for Receiving OTP the customers encounter when utilizing digital banking services. Different public sector banks faced varying challenges, with Canara Bank customers experiencing Card Payment not supported more frequently, while Bank of India customers faced issues like Incorrect Amount Deducted and Card not Detected by the device. The study used a descriptive research design to explore how customers perceive the quality of service provided by public sector bank. A fixed sample size of 600 clients was used. Therefore understanding these challenges can help banks in Karnataka and beyond to address customer concerns, improve service quality, and drive greater adoption of digital banking solutions.

Bhaskar A., Dr. C. Kusumakara Hebbar (2023) in their study entitled "Understanding Customer Satisfaction of Electronic Banking: An Empirical Study in Dakshina Kannada District of Karnataka State":- The study aims to investigate the factors that influence customer satisfaction with e-banking, emphasizing the impact of website quality, service quality, security, and privacy. Its objective is to identify the negative influence on privacy and a positive association between website quality, service quality, security, and customer satisfaction. Convenience random sampling was employed in this study. Therefore by improving service quality, implementing security measures, and addressing privacy concerns helps to enhance customer satisfaction with e banking services.

OBJECTIVES OF THE STUDY:

- To study the conceptual framework on electronic banking services offered by Canara Bank.
- To spread awareness and knowledge of Canara Bank's electronic banking services among existing and prospective customers.
- To identify the reasons for preferring electronic banking services of Canara Bank.
- To understand the attitude of customers while using electronic banking services of Canara Bank.
- To analyse problems faced by the customers while using Canara Banks' electronic banking services.

RESEARCH METHODOLOGY:

PRIMARY SOURCES:- The primary data is collected using questionnaire method; it is distributed among the customers who uses electronic banking services provided by Canara Bank in Mysuru city. The study covers the sample

size of 100 respondents using electronic banking services of Canara Bank and the sample is selected randomly from Mysuru city.

SECONDARY SOURCES:- The secondary data for this study is collected from various sources like:- • Newspapers • Journals • Magazines • Includes websites of banks.

DATA ANALYSIS AND INTERPRETATION

DEMOGRAPHIC INFORMATION OF THE RESPONDENTS

SL NO	FACTORS	FREEQUENCY	PERCENTAGE
01	GENDER		
	Male	55	55
	Female	45	45
02	QUALIFICATION		
	SSLC	10	10
	PUC	07	07
	GRADUATE	58	58
	OTHER DEGREE	25	25
	OTHERS		
03	OCCUPATION		
	Student	57	57
	Business	10	10
	Employed	17	17
	Others	16	16
04	ANNUAL INCOME		
	Less than 20,000	39	39
	20,001 – 60,000	28	28
	60,001- 3,00,000	15	15
	Above 3,00,000	18	18
05	PLACE OF RESIDENCE		
	Rural	48	48
	Urban	34	34
	Semi-urban	18	18

Source: Field survey

INTERPRETATION:

The above table Demonstrates that 55% of the respondents are Male, while 45% of respondents are Female. Thus, indicates that majority of respondents are Male.

85% of the respondents are coming under 18-30 years of Age, 8% of the respondents are coming under 30-60 years of Age, 7% of the respondents are coming found below 18 years of Age and there is no respondents. Above 60 years Hence majority of the respondents falls under 18-30 years of Age.

58% of the respondents have Graduated, 25% of the respondents have completed Other Degree, 7% have completed PUC level of Education and 10% of the respondents have completed SSLC level of Education. Therefore majority of the respondents are Post Graduates.

the distribution of respondents' occupation: 57% of the respondents are Students, 17% of the respondents are employed for wages or salary, 16% of the respondents are of other occupations and 10% of the respondents have taken business as their occupation. Hence majority of the respondents are students.

the respondents" annual income: 39% of the respondents have an income less than Rs.20,000, 15% of the respondents have an annual income between Rs.60,000 to Rs.3,00,000, 18% of the respondents have an annual income of Rs.3,00,000 and above and 28% of the respondents have an annual income of Rs.20,000 to Rs.60,000. Hence majority of the respondents have an annual income less than Rs.20,000

the respondents" Place of Residence: 34% of the respondents are living in urban area, 48% of the respondents are living in rural area and 18% of the respondents are living in Semi-Urban area. Therefore majority of the respondents are from Rural area.

PERCEPTION OF CUSTOMERS TOWARDS AWARENESS OF VARIOUS E-BANKING SERVICES

SL NO	STATEMENTS	SA	A	N	DA	SDA	Total
01	Bank provides variety of e- banking services	38	25	17	08	12	100
02	Banking gives 24X7 customer support	20	25	20	23	12	100
03	e- banking have high speed of transaction	28	37	19	08	08	100
04	e- banking has wide range of transactions	23	25	15	22	15	100
05	It is user friendly	35	27	14	14	10	100
06	Satisfaction level of using e- banking services	38	25	17	08	12	100
07	Accessibility of electronic banking services across different devices (e.g., smartphones, computers)	35	27	14	14	10	100
08	overall value for money the customers perceive from using electronic banking services	30	25	22	10	13	100
09	Issues related to account security or unauthorized access to electronic banking account.	31	22	27	10	10	100
10	Responsiveness of customer support in resolving issues encountered with electronic banking services	38	33	13	08	08	100
11	Responses towards difficulties faced frequently in accessing electronic banking services due to system maintenance or downtime.	17	35	20	13	15	100

Source: Field Survey

INTERPRETATION:

The above table demonstrates that 38% of the respondents strongly agree and 25% agree that they are aware about electronic banking services. 17% of the respondent's opinions neither agree nor disagree regarding the level of awareness of e-banking services. 8% of the respondents disagree and 12% strongly disagree that they are not aware about electronic banking services. Hence majority of the respondents are aware about electronic banking services offered by Canara Bank.

20% of the respondents strongly agree and 25% agree and that they are likely to recommend the e-banking services of Canara Bank to their friends and family, 20% of the respondents opines neither agree nor disagree towards recommending Canara Bank e-banking services and only 23% disagree the statement. 12% strongly disagree Hence most of the respondents are likely to recommend the Canara Bank"s e-banking services.

15% of the respondents strongly agree and 40% agree that they use e-banking services frequently. 22% of the respondent"s opinion that they neither agree nor disagree to the use of e-banking services offered by Canara Bank and 8% of the respondents strongly disagree and 15% disagree that they would not use e-banking services frequently. Thus, majority of the respondents use Canara Bank"s e-banking services frequently.

29% of the respondents strongly agree and 34% agree that they prefers to have availability of 24/7 customer support for electronic banking services. 24% of the respondents neither agree nor disagree about the availability of customer support. 3% of the respondents strongly disagree and 10% disagree that they do not like the customer support offered

by Canara Bank. Therefore majority of the respondents had agreed that they are having good customer support while doing e-banking transactions.

28% of the respondents strongly agree and 37% agree that they prefer to have a wide range of transaction options (e.g., fund transfers, bill payments) in electronic banking services. 19% of the respondents neither agree nor disagree about the transaction options offered by Canara Bank. 8% of the respondents disagree 8% of the respondents strongly disagree as they prefer that there is no wide range of transactions in e-banking of Canara Bank. Hence majority of the respondents had preferred to have a wide range of transaction options (e.g., fund transfers, bill payments) in electronic banking services.

23% of the respondents strongly agree and 25% agree that they wish to have high speed of transactions (e.g., transfers, payments) in Canara bank's electronic banking services. 15% of the respondents neither agree nor disagree about speed of transactions while doing e-banking. Only 22% of the respondents disagree 15% of the respondents strongly disagree that they are not having much speed while doing electronic banking transactions. Hence most of the respondents agree that they have high speed while doing e-banking transaction.

35% of the respondents strongly agree and 27% agree that they wish to prefer user-friendly electronic banking services of Canara Bank. 14% of the respondents neither agree nor disagree to prefer user-friendly electronic banking services. Only 14% of the respondents disagree 10% of the respondents strongly disagree to prefer user-friendly electronic banking services of Canara Bank. Hence majority of the respondents prefer user friendly electronic banking services.

25% of the respondents strongly agree and 27% agree that they feel Canara Bank's electronic banking services "responds promptly to customers" requests and transactions. 25% of the respondents neither agree nor disagree regarding response of Canara Bank while customers' requests and transactions. 18% of the respondent strongly disagrees and 5% of the respondents disagree that they feel that Canara Bank does not respond promptly to customers' requests and transactions. Hence majority of the respondents feel that customers' requests are promptly responded by Canara Bank.

32% of the respondents strongly agree and 28% agree that they are likely to continue using e-banking services in future. 12% of the respondents neither agree nor disagree regarding the continuity of e-banking services. 13% of the respondents strongly disagree and 15% of the respondents disagree that they does not feel likely to use e-banking services in future. Hence most of the respondents show likeliness to continue using e banking services of Canara Bank in future.

31% of the respondents strongly agree and 31% agree that they are satisfied of using Canara Banks' electronic banking services. 17% of the respondents neither agree nor disagree regarding the satisfaction of using electronic banking services. 9% of the respondents disagree 12% of the respondents strongly disagree that they are not satisfied of using Canara Banks' electronic banking services. Therefore most of the respondent are feeling satisfied by using electronic banking services of Canara bank.

22% of the respondents strongly agree and 21% agree regarding the the easy accessibility of electronic banking services across different devices (e.g., smartphones, computers). 27% of the respondents neither agree nor disagree regarding accessibility of electronic banking services. Only 22% of the respondents disagree 8% of the respondents strongly disagree as they feel that accessibility of electronic banking services is difficult. Hence most of the respondents feel that there is an ease of accessibility of electronic banking services across different devices (e.g., smartphones, computers).

30% of the respondents strongly agree and 25% agree regarding the value for money offered by Canara Bank while doing electronic banking transactions. 22% of the respondents neither agree nor disagree regarding the overall value for money offered by Canara Bank. Only 10% of the respondent disagree 13% of the respondents strongly disagree as they feel that electronic banking services offered by Canara Bank is not having good value for money. Therefore majority of the respondents feel that Canara Banks' electronic banking services offers good value for money.

31% of the respondents strongly agree and 22% agree that they have faced issues related to account security or unauthorized access to electronic banking account. 27% of the respondents neither agree nor disagree regarding account security or unauthorized access offered by Canara Bank while doing electronic banking transactions. 10% of the respondents strongly disagree and 10% disagree saying that there is no account security and there is scope for unauthorized access. In conclusion, most of the respondents disagree as there is no much issue related to account security or unauthorized access to electronic banking services of Canara bank.

38% of the respondents strongly agree and 33% agree that there is good customer support in resolving issues encountered with electronic banking services. 13% of the respondents neither agree nor disagree regarding customer support in resolving issues faced while doing electronic banking transactions. Only 8% of the respondents disagree 8% of the respondents strongly disagree stating that there is no good customer support in resolving issues encountered with electronic banking services. Therefore most of the respondents agree that they had experienced good customer support from Canara Bank while facing any issues.

17% of the respondents strongly agree and 35% agree that they have faced difficulties frequently in accessing electronic banking services of Canara bank due to system maintenance or downtime. 20% of the respondents neither agree nor disagree regarding accessing electronic banking services due to system maintenance. 15% of the respondents strongly disagree and 13% disagree that they have not faced difficulties in accessing electronic banking services of Canara bank due to system maintenance or downtime. Hence most of the respondents have disagreed by saying that they have not faced difficulties in accessing electronic banking services of Canara bank due to system maintenance or downtime.

FINDINGS AND SUGGESTIONS

- According to the study, 45% of respondents are female and 55% of the respondents are male, which indicates that majority of the respondents are male
- According to the study, 85% of the respondents are coming under 18-30 years of Age, 8% of the respondents are coming under 30-60 years of Age, 7% of the respondents are coming found below 18 years of Age and there is no respondents. Above 60 years Hence majority of the respondents falls under 18-30 years of Age.
- According to the study, 58% of the respondents have Graduated, 25% of the respondents have completed Other Degree, 7% have completed PUC level of Education and 10% of the respondents have completed SSLC level of Education. Therefore, majority of the respondents are Post Graduates.
- According to the study, 57% of the respondents are Students, 17% of the respondents are employed for wages or salary, 17% of the respondents are of other occupations and 10% of the respondents have taken business as their occupation. Hence, the majority of the respondents are students.
- According to the study, 39% of the respondents have an income less than Rs.20,000, 15% of the respondents have an annual income between Rs.60,000 to Rs.3,00,000, 18% of the respondents have an annual income of Rs.3,00,000 and above and 28% of the respondents have an annual income of Rs.20,000 to Rs.60,000. Hence, the majority of the respondents have an annual income of less than Rs.20,000
- According to the study, 33% of the respondents are living in urban area, 48% of the respondents are living in rural area and 18% of the respondents are living in Semi Urban area. Therefore, majority of the respondents are from Rural area.
- 71% of the respondents are aware of electronic banking services offered by Canara Bank.
- 65% of the respondents are likely to recommend Canara Bank's e-banking services.
- 77% of the respondents agree that they use Canara Bank's e-banking services frequently.
- 87% of the respondents agree that they are aware of the accessibility of electronic banking services (24/7 availability) of Canara Bank.
- 88% of the respondents had preferred to have a wide range of transaction options (e.g., fund transfers, bill payments) in electronic banking services.

- 82% of the respondents agree that they have high speed while doing e-banking transactions.
- 77% of the respondents preferring user-friendly electronic banking services.
- 78% of the respondents feel that customers' requests are promptly responded to Canara Bank.
- 72% of the respondents show likeliness to continue using e-banking services of Canara Bank in future
- 80% of the respondents are feeling satisfied by using the electronic banking services of Canara bank.
- 70% of the respondents feel that there is an ease of accessibility of electronic banking services across different devices (e.g., smartphones, computers).
- 77% of the respondents feel that Canara Bank's electronic banking services offer good value for money.
- 81% of the respondents agree, as there are many issues related to account security or unauthorized access to electronic banking services of Canara Bank.
- 82% of the respondents are feeling ease of resolving problems or disputes by doing electronic banking services of Canara Bank.
- 72% of the respondents have agreed by saying that they have not faced difficulties in accessing electronic banking services of Canara bank due to system maintenance or downtime.

SUGGESTIONS:

- 1) **Survey and Feedback:** By conducting surveys frequently to predict the satisfaction levels and identify factors influencing their perceptions.
- 2) **Security and Trust:** The electronic banking services of Canara Bank have to ensure that privacy is being maintained while doing any online transactions, and the bank must try to retain the trust of the customers by providing confidentiality of information.
- 3) **Comparison with Traditional Banking:** The customers of Canara Bank should be made more aware about using Modern banking (electronic banking) instead of Traditional Banking. This would also fulfil the objective of digitalisation.
- 4) **Ease of Use and Convenience:** By convincing the customers to use electronic banking services instead of traditional banking and explaining to them the convenience of using electronic banking services.
- 5) **Customer Education:** The banks have to educate their customers and make them aware of the new products or innovative features developed by them. This 88 education helps the customers to get aware and helps them to use it in their daily lives.
- 6) **Service Quality:** The banks have to give proper customer support to the customers when they face any problems or issues while doing electronic banking transactions.
- 7) **Demographic Variations:** The demographic factors such as age, occupation, income, etc. of one customer vary from another so there must be comparison between the customers of same demographic factors, and then the comparison shall be effective.
- 8) **Technological Advancements:** The technology is getting updated day by day, in the same way the banks shall also update their technologies as and when required to meet the needs of the customers.
- 9) **Impact of Reviews and Recommendations:** The Canara Bank must be checking the reviews and recommendations given by customers on the website, as that review may influence the new customer positively or negatively. Hence, regularly monitoring of reviews and recommendations is needed.
- 10) **Future Trends:** The Canara Banks' electronic banking services must be in such a way that it must help to predict the future trends and must try to adopt those trends.

CONCLUSION

This study attempted to identify key quality attributes of internet banking services by analysing internet banking customers and their comments on banking experience. The findings of this study show that despite the many advantages of electronic banking, People still consider it as an alternative for analysing their bank records. Although every bank today provides the facility of online banking but most of people use it only once a month. This reason is that in case of internet banking, interpersonal interaction with customers is seldom possible. The main factors that persuade people to use online banking are comfort, convenience and the facility that attracts them most is the quality and quantity of information. Therefore, the implementation of quality initiatives should begin with defining customers' needs and preferences and their related quality dimensions. There is still a lot needed for the banking system to make reforms and train their customers for using the internet for their banking account. Going through the reviews of the respondents, the main problem lies that still customers have a fear of hacking accounts and thus do not go on for electronic banking. Banks are trying their level best by providing the best security options to the customers but then too there is lot of factors which betrays a customer from opening an internet bank account. Banks are providing free internet banking services also so that the customers can be attracted. By asking the bank employs we came to know that the maximum numbers of internet bank account holders are youth and businessmen. E-Banking is an innovative tool that is fast becoming a necessity. It is a successful strategic move for banks to remain profitable in a volatile and competitive marketplace of today. If proper training should be given to customers by the bank employed to open an account, it will be beneficial. Secondly, the website should be made friendlier from where the first time customers can directly make and access their accounts. In future, the availability of technology to ensure safety and privacy of e-transactions and the RBI guidelines on various aspects of internet banking will definitely help in the rapid growth of internet banking in India.

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