

# A STUDY ON THE CUSTOMER ATTITUDE TOWARDS INTERNET BANKING SERVICES WITH REFERENCE TO MAYILADUTHURAI.

<sup>1</sup>P.BALASUBRAMANIAN, <sup>2</sup>Dr.K.KALIDOSS

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## **ABSTRACT**

*Internet banking services first come into view in the early 1990's, when telephone banking, credit card and ATM services are three important applications. In the last decade, information system, database and other technologies are applied into services in the banking at various levels. The availability of e-banking services, internet facility is now conducted through a secure website operated by local banks and includes online enquiry, e-payments, e-transfer and the like. This article paper highlights that customer attitude towards internet banking services.*

**KEYWORDS:** *Customer Attitude, Internet Banking, Banking Services, Banking Systems*

## **I. INTRODUCTION**

Banks play a very important role in the Indian financial market as they are the biggest purveyors of credit and attract most of the savings from the population. Banking is necessary for the economic development of all the nations of the world because a developed banking system holds the key as well as serves as a barometer for the economic health of a country. Banking Industry is one of the most successful and strong industry of our country.

The banking industry is considered a service-oriented industry. It renders manifold services to the customers. Effective customer service is the center to all business operations and also plays an integral part in the growth strategy of the Banking Industry. Present scenario focuses, the environment of cut-throat competition, where private and foreign banks are leaving no stones unturned to attract new customers and existing customers of the banking sector to their turf, customer retention has become the key to the survival of national and international banks.

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<sup>1</sup>Ph.D Research Scholar (PT), Department of Commerce, AVC College (Autonomous), Mannampandal, Mayiladuthurai-609305, Mayiladuthurai  
<sup>2</sup> Assistant Professor, Department of Commerce, AVC College (Autonomous), Mannampandal, Mayiladuthurai-609305, Mayiladuthurai

## **INTERNET BANKING**

Online banking allows its user to perform a number of banking activities, which are usually conducted through a local branch, at the comfort of one's choice by using the internet. Internet banking is a more commonly used phrase for online banking and throughout the remaining of this dissertation these two terms have the same meaning and are thus used interchangeably.

## **II. REVIEW OF LITERATURE**

**Vijay M. Kumbhar (2011)** in his research article paper "factors affecting the customer satisfaction in e-banking: some evidences form Indian banks". The service factors of quality, brand perception and perceived value are affecting the customers' satisfaction in the e-banking services are evaluated in their study. It also evaluates influence of quality of services, perceived value and satisfaction in e-banking. Required data was collected through customers' survey. The survey is based on likert's scale and the questionnaire has developed after review of literature and discussions with experts in customer service, bank managers and marketing personal.

**Nisha Malik and Chand Prakash Saini (2013)** in their research titled on "Private Sector Banks Service Quality and Customer Satisfaction" A Empirical Study two Private Sector Banks". This study is an effort to examine the relationship between service quality and customer satisfaction of two private sectors bank of India. Service quality has been described as a form of attitude that results from the comparison of prospect with recital argued that customers, while evaluating the quality of service, compare the service they expect with perceptions of the services they actually receive. Since financial products offered by various banks are similar by nature then why any particular bank of product of any bank is preferred than others a matter of interest for academician as well as banking industry. They may be difference between customers of public and private sector banks, but why are two banks of one sector being preferred differently by customers. This research study is an effort to find out the answer of these questions.

**Anil Kumar and Manoj Kumar Dash (2013)** in their study "constructing a measurement in service quality for Indian banks: structural equation modeling approach" ...The aim of this paper is to construct a measure in service quality for Indian banks and establishes a causal relationship of service attributes performance with customer satisfaction. The SERVQUAL model is used. The quantification of service quality led to the attempt to construct an index. The index is constructed using Structural Equation Modeling (SEM) and American Customer Satisfaction Index (ACSI) as the underlying frameworks. The analysis is based on data of 200 bank customers from the DelhiNCR. An adapted ACSI is enhanced and improved to accommodate two exogenous constructs. The results indicate that service quality variables are important antecedents of customer satisfaction and retention.

**Shaza W. Ezzi (April 2014)** in their research paper titled "a theoretical model for internet banking: Beyond Perceived Usefulness and Ease of Use" tried to inquired different types of electronic banking like ATM's, telephone banking, and electronic funds transfer, Internet banking like has evolved from consumers' needs to have superior access to banking services clear of most banks teller-staffed, normal operating hours. Additionally, Internet

banking has grown swiftly from the recent and the span increases in ecommerce. Internet banking (IB) continues to govern the landscape of electronic banking as consumers continue to use IB to complete schedule banking transactions in addition to conducting on-line sales and purchasing. This study presents a theoretical model considered to help researchers and practitioners better understand the acceptance and adoption of internet banking.

**Rakesh H M and Ramya T J (2014)** in their research paper titled “a study on factors influencing consumer adoption of internet banking in India” tried to examine the factors that influence internet banking adoption. Using PLS, a model is successfully proved and it is found that internet banking is influenced by its perceived reliability, Perceived ease of use and Perceived usefulness. In the marketing process of internet banking services marketing expert should emphasize these benefits its adoption provides and awareness can also be improved to attract consumers’ attention to internet banking services.

## **OBJECTIVES**

**The following objectives are as under:**

1. To assess the customer attitude with the current internet banking facilities.
2. To find the most important factor that is inducing people towards internet banking services.
3. To know the demographic factor of customer that may determine the attitude.
4. To give the suitable suggestion for improve banking services.

## **TESTING OF HYPOTHESES**

Following are the results of hypotheses framed and testing:

**H01:** There is no significant difference between demographic variables of the respondents and their satisfaction in the internet banking services.

## **III. METHODOLOGY**

This is a study on the e-banking service of both public and private sector banks and the banks selected for this study are Commercial banks, the first being the convenience during the research, mainly from the same town i.e., Mayiladuthurai district and second being the diversity of the banks and their prominence in their respective sectors. Identification of problem, Relevance and Need of the Research is evident from the review of literature, that e-banking has emerged to be beneficial the customers.

### **Sample Design**

The sample size of this study is 400 and questionnaire method is used for data collection. The personally meet the respondents inside and outside the banks. For latest information are also visited public and private sector

bankspersonally. The information was collected and analysis according to respondent socio economic background included the factor of education, age, income, marital status and so on.

### Data Collection

The data is collected both primary as well as secondary sources. The primary data was collected by through questionnaire. The secondary data was collected from the journals, publication, books at different sites on internet

### Age of the Respondents

The age category of respondents in the consumer attitude towards internet banking has been presented in the Table 1.

**Table 1**

### Age of the Respondents

| Age            | No. of Respondents | Percentage    |
|----------------|--------------------|---------------|
| 18 to 25 years | 88                 | 22.00         |
| 26 to 30 years | 126                | 31.50         |
| 31 to 40 years | 74                 | 18.50         |
| 41 to 50 years | 48                 | 12.00         |
| 51 to 60 years | 38                 | 9.50          |
| Above 60 years | 36                 | 9.00          |
| <b>Total</b>   | <b>400</b>         | <b>100.00</b> |

**Source:** Primary data

From the Table 1 shows that, the age category of 26 to 30 years are constitutes a highest of 31.50 per cent of the respondents, followed by 18 to 25 years constitutes 22 per cent, 31 to 40 constitutes 18.50 per cent and age category of 41 to 50 years constitutes 12 per cent of respondents/ The age category of 51 to 60 years and age category of above 60 years constitutes 9.50 per cent and 9 per cent respectively towards the respondents in the consumer attitude towards internet banking.

### Gender Wise Respondents

The gender of respondents in the consumer attitude towards internet banking has been presented in the Table 2.

**Table 2**  
**Gender of the Respondents**

| Gender       | No. of Respondent | Percentage    |
|--------------|-------------------|---------------|
| Male         | 234               | 58.50         |
| Female       | 166               | 41.50         |
| <b>Total</b> | <b>400</b>        | <b>100.00</b> |

**Source:** Primary data

Table 2 shows that, 117 respondents are male and 90 respondents are female of which constitutes 58.50 per cent and 41.50 per cent respectively towards the respondents of in the internet banking.

### Education Wise Respondents

The education of respondents in the consumer attitude towards internet banking has been presented in the Table 3.

**Table 3**  
**Education of the Respondents**

| Education                 | No. of Respondents | Percentage    |
|---------------------------|--------------------|---------------|
| High School               | 22                 | 5.50          |
| Intermediate              | 54                 | 13.50         |
| Graduate and Professional | 182                | 45.50         |
| Master Degree             | 142                | 35.50         |
| <b>Total</b>              | <b>400</b>         | <b>100.00</b> |

**Source:** Primary data

Table 3 clear indicates that, out of 400 respondents, 5.50 per cent are in the educational qualification high school, 13.50 per cent respondents are in the educational qualification of intermediate, 45.50 respondents are in the

educational qualification of graduate and professional and 35.50 per cent of the respondents are in the educational qualification of master degree towards the respondent education qualification in the internet banking.

#### **Marital Status of the Respondents**

The marital status of respondents in the consumer attitude towards internet banking has been presented in the Table 4.

**Table 4**  
**Marital Status of the Respondents**

| <b>Marital Status</b> | <b>No. of Respondents</b> | <b>Percentage</b> |
|-----------------------|---------------------------|-------------------|
| Married               | 174                       | 43.50             |
| Unmarried             | 186                       | 46.50             |
| Widowed               | 14                        | 3.50              |
| Divorced              | 26                        | 6.50              |
| <b>Total</b>          | <b>400</b>                | <b>100.00</b>     |

**Source:** Primary data

From the Table 4 depicts that, out of 400 respondents, 43.50 per cent of the respondents are married, 46.50 per cent of the respondents are unmarried, 6.50 per cent of the respondents are widowed, and 6.50 per cent of respondents are divorced towards the respondent marital status in the internet banking. It shows that most of the respondents in the survey is married.

#### **Occupation of the Respondents**

The occupation of respondents in the consumer attitude towards internet banking has been presented in the Table 5.

**Table 5**  
**Occupation of the Respondents**

| <b>Profession</b>   | <b>No. of Respondents</b> | <b>Percentage</b> |
|---------------------|---------------------------|-------------------|
| Government Employee | 146                       | 36.50             |

|                  |            |               |
|------------------|------------|---------------|
| Private Employee | 128        | 32.00         |
| Businessman      | 78         | 19.50         |
| Student          | 22         | 5.50          |
| Homemaker        | 26         | 6.50          |
| <b>Total</b>     | <b>400</b> | <b>100.00</b> |

**Source:** Primary data

Table 5 shows that, out of total 36.50 per cent of the respondents are employed in the government sector. 32 per cent of the respondents are in the private sector, 19.50 per cent of the respondents are businessman, 5.50 per cent of the respondents are students and 6.50 per cent of the respondents are homemaker. It shows the most of the respondents of our survey are employed in the Government sector.

#### **Monthly Income of the Respondents**

The monthly income of respondents in the consumer attitude towards internet banking has been presented in the Table 6.

**Table 6**  
**Monthly Income of the Respondents**

| Monthly Income         | No. of Respondents | Percentage    |
|------------------------|--------------------|---------------|
| Rs.10,000 to Rs.20,000 | 122                | 30.50         |
| Rs.20,001 to Rs.30,000 | 74                 | 18.50         |
| Rs.30,001 to Rs.40,000 | 78                 | 19.50         |
| Rs.40,001 to Rs.50,000 | 60                 | 15.00         |
| Above Rs.50,000        | 66                 | 16.50         |
| <b>Total</b>           | <b>400</b>         | <b>100.00</b> |

**Source:** Primary data

Table 6 depicts that, a maximum of 30.50 per cent of the respondents are in the income category of Rs.10.000 to Rs.20,000, followed by 19.50 per cent of the respondents are in the monthly of Rs.30,001 to Rs.40,000, 18.50 per cent of the respondents are in the monthly of Rs.20,001 to Rs.30,000, 16.50 per cent of the respondents are

in the monthly of above Rs.50,000 and 15 per cent of the respondents are in the monthly of Rs.40,001 to Rs.50,000. It shows that, the respondents income of below Rs.20,000 is more and other income category is more or less equal distributed among the respondents in the internet banking.

### Type of Banks

The type of bank of respondents in the consumer attitude towards internet banking has been presented in the Table 7.

**Table 7**  
**Type of Banks**

| <b>Banks</b>  | <b>No. of Respondents</b> | <b>Percentage</b> |
|---------------|---------------------------|-------------------|
| Public banks  | 200                       | 50.00             |
| Private banks | 200                       | 50.00             |
| <b>Total</b>  | <b>400</b>                | <b>100.00</b>     |

**Source:** Primary data

Table 7 shows that, the respondents are equally distributed in the public sector banks and also in the private sector banks of the customer in the internet banking.

### Bank Services /Facilities

The bank services in the consumer attitude towards internet banking have been presented in the Table 8.

**Table 8**  
**Bank Services /Facilities**

| <b>Bank Services /Facilities</b> | <b>HS</b> | <b>S</b> | <b>N</b> | <b>DS</b> | <b>HDS</b> | <b>Total</b> |
|----------------------------------|-----------|----------|----------|-----------|------------|--------------|
| ATM Services                     | 172       | 134      | 24       | 20        | 50         | 400          |
|                                  | 43.00     | 33.50    | 6.00     | 5.00      | 12.50      | 100.00       |
| Mobile banking Services          | 90        | 94       | 38       | 108       | 70         | 400          |
|                                  | 22.50     | 23.50    | 9.50     | 27.00     | 17.50      | 100.00       |
| Net Banking                      | 76        | 92       | 34       | 102       | 96         | 400          |



|                              |       |       |       |       |       |        |
|------------------------------|-------|-------|-------|-------|-------|--------|
|                              | 19.00 | 23.00 | 8.50  | 25.50 | 24.00 | 100.00 |
| Internet Deposits            | 28    | 34    | 50    | 142   | 146   | 400    |
|                              | 7.00  | 8.50  | 12.50 | 35.50 | 36.50 | 100.00 |
| Credit / Debit Card Services | 78    | 82    | 24    | 134   | 82    | 400    |
|                              | 19.50 | 20.50 | 6.00  | 33.50 | 20.50 | 100.00 |
| EFT/NEFT/RTGS                | 28    | 48    | 36    | 118   | 170   | 400    |
|                              | 7.00  | 12.00 | 9.00  | 29.50 | 42.50 | 100.00 |
| E - Payments                 | 44    | 46    | 42    | 114   | 154   | 400    |
|                              | 11.00 | 11.50 | 10.50 | 28.50 | 38.50 | 100.00 |

**Source:** Primary data

The Table 8 clearly shows that, the satisfaction of banking services a maximum of 43 per cent of the respondents are highly satisfied and 33.50 per cent of the respondents are satisfied with the ATM services. The respondents of 22.50 per cent and 23.50 per cent are highly satisfied and satisfied respectively with mobile banking services. However, the highest dissatisfaction found in the EFT/NEFT/RTGS, E-Payments and internet deposits services among the respondents.

### Testing of Hypotheses

**H01:** There is no significant difference between demographic variables of the respondents and their satisfaction bank services.

**Table 9**

### One Way ANOVA for Demographics and Satisfaction of Bank Services /Facilities

| Demographic | N              | Mean | S.D.       | Std. Error | 95% Confidence Interval for Mean |             | F-Value    | Sig.  |            |
|-------------|----------------|------|------------|------------|----------------------------------|-------------|------------|-------|------------|
|             |                |      |            |            | Lower Bound                      | Upper Bound |            |       |            |
| Age         | 18 to 25 years | 88   | 19.88<br>6 | 4.15<br>0  | 0.62<br>6                        | 18.62<br>5  | 21.14<br>8 | 3.688 | 0.003<br>* |

|                |                           |     |                          |                         |                         |                          |                          |       |        |
|----------------|---------------------------|-----|--------------------------|-------------------------|-------------------------|--------------------------|--------------------------|-------|--------|
|                | 26 to 30 years            | 126 | 18.12<br>7               | 4.40<br>1               | 0.55<br>5               | 17.01<br>9               | 19.23<br>5               |       |        |
|                | 31 to 40 years            | 74  | 19.73<br>0               | 2.55<br>7               | 0.42<br>0               | 18.87<br>7               | 20.58<br>2               |       |        |
|                | 41 to 50 years            | 48  | 21.08<br>3               | 4.08<br>5               | 0.83<br>4               | 19.35<br>8               | 22.80<br>8               |       |        |
|                | 51 to 60 years            | 38  | 17.10<br>5               | 3.91<br>4               | 0.89<br>8               | 15.21<br>9               | 18.99<br>2               |       |        |
|                | Above 60 years            | 26  | 20.46<br>2               | 4.50<br>2               | 1.24<br>9               | 17.74<br>1               | 23.18<br>2               |       |        |
|                | <b>Total</b>              | 400 | <b>19.22</b><br><b>0</b> | <b>4.11</b><br><b>7</b> | <b>0.29</b><br><b>1</b> | <b>18.64</b><br><b>6</b> | <b>19.79</b><br><b>4</b> |       |        |
| Education      | High School               | 22  | 19.00<br>0               | 5.15<br>8               | 1.55<br>5               | 15.53<br>5               | 22.46<br>5               | 1.286 | 0.281  |
|                | Intermediate              | 54  | 18.07<br>4               | 3.59<br>4               | 0.69<br>2               | 16.65<br>2               | 19.49<br>6               |       |        |
|                | Graduate and Professional | 182 | 19.08<br>8               | 3.85<br>2               | 0.40<br>4               | 18.28<br>6               | 19.89<br>0               |       |        |
|                | Master Degree             | 142 | 19.85<br>9               | 4.54<br>6               | 0.54<br>0               | 18.78<br>3               | 20.93<br>5               |       |        |
|                | <b>Total</b>              | 400 | <b>19.22</b><br><b>0</b> | <b>4.16</b><br><b>4</b> | <b>0.29</b><br><b>4</b> | <b>18.63</b><br><b>9</b> | <b>19.80</b><br><b>1</b> |       |        |
| Marital Status | Married                   | 174 | 18.85<br>1               | 3.91<br>3               | 0.42<br>0               | 18.01<br>7               | 19.68<br>5               | 2.825 | 0.040* |
|                | Unmarried                 | 186 | 19.14<br>0               | 4.19<br>0               | 0.43<br>4               | 18.27<br>7               | 20.00<br>3               |       |        |
|                | Widowed                   | 14  | 19.00                    | 2.64                    | 1.00                    | 16.55                    | 21.44                    |       |        |

|            |                        |     |                          |                         |                         |                          |                          |       |            |
|------------|------------------------|-----|--------------------------|-------------------------|-------------------------|--------------------------|--------------------------|-------|------------|
|            |                        |     | 0                        | 6                       | 0                       | 3                        | 7                        |       |            |
|            | Divorced               | 26  | 22.38<br>5               | 5.26<br>8               | 1.46<br>1               | 19.20<br>1               | 25.56<br>8               |       |            |
|            | <b>Total</b>           | 400 | <b>19.22</b><br><b>0</b> | <b>4.16</b><br><b>4</b> | <b>0.29</b><br><b>4</b> | <b>18.63</b><br><b>9</b> | <b>19.80</b><br><b>1</b> |       |            |
| Occupation | Government employee    | 146 | 18.39<br>7               | 4.42<br>4               | 0.51<br>8               | 17.36<br>5               | 19.43<br>0               | 5.738 | 0.001*     |
|            | Private employee       | 128 | 20.75<br>0               | 3.74<br>6               | 0.46<br>8               | 19.81<br>4               | 21.68<br>6               |       |            |
|            | Businessman            | 78  | 19.28<br>2               | 4.01<br>9               | 0.64<br>4               | 17.97<br>9               | 20.58<br>5               |       |            |
|            | Student                | 22  | 15.36<br>4               | 1.80<br>4               | 0.54<br>4               | 14.15<br>2               | 16.57<br>6               |       |            |
|            | Homemaker              | 26  | 19.38<br>5               | 3.50<br>1               | 0.97<br>1               | 17.26<br>9               | 21.50<br>0               |       |            |
|            | <b>Total</b>           | 400 | <b>19.22</b><br><b>0</b> | <b>4.16</b><br><b>4</b> | <b>0.29</b><br><b>4</b> | <b>18.63</b><br><b>9</b> | <b>19.80</b><br><b>1</b> |       |            |
| Income     | Rs.10,000 to Rs.20,000 | 122 | 19.09<br>8               | 4.08<br>5               | 0.52<br>3               | 18.05<br>2               | 20.14<br>5               | 3.228 | 0.014<br>* |
|            | Rs.20,000 to Rs.30,000 | 74  | 17.73<br>0               | 3.76<br>9               | 0.62<br>0               | 16.47<br>3               | 18.98<br>6               |       |            |
|            | Rs.30,000 to Rs.40,000 | 78  | 18.97<br>4               | 3.58<br>7               | 0.57<br>4               | 17.81<br>2               | 20.13<br>7               |       |            |
|            | Rs.40,000 to Rs.50,000 | 60  | 19.46<br>7               | 4.55<br>4               | 0.83<br>1               | 17.76<br>6               | 21.16<br>7               |       |            |
|            | Above Rs.50,000        | 66  | 21.18<br>2               | 4.44<br>7               | 0.77<br>4               | 19.60<br>5               | 22.75<br>9               |       |            |

|  |              |     |                          |                         |                         |                          |                          |  |  |
|--|--------------|-----|--------------------------|-------------------------|-------------------------|--------------------------|--------------------------|--|--|
|  | <b>Total</b> | 400 | <b>19.22</b><br><b>0</b> | <b>4.16</b><br><b>4</b> | <b>0.29</b><br><b>4</b> | <b>18.63</b><br><b>9</b> | <b>19.80</b><br><b>1</b> |  |  |
|--|--------------|-----|--------------------------|-------------------------|-------------------------|--------------------------|--------------------------|--|--|

**Source:** Computed from primary data \*Significant at five per cent level

It is clearly from the Table 9 shows the calculated F value of 3.688, 2.825 5.738, and 3.228 is significant at five per cent level. The value indicates that there is a significant difference in the age, marital status, occupation and income of the respondents with respect to the usage of services. Hence, the stated hypothesis of “there is no significant difference between demographic with respect to satisfaction in the usage of services” is rejected. However, the calculated F value of 1.286 is not significant. The value indicates that there is a significant difference in the education and the usage of services. Hence, the stated hypothesis of “there is no significant difference between demographic with respect to satisfaction in the usage of services” is accepted.

Further, the mean value indicates that age category of above years are having more satisfaction the usage of services. Similarly the marital status of divorced, occupational category of private sector and income category of above Rs.50,000 are having more satisfaction the usage of services.

**Table 10**

**T test for Gender and Satisfaction of Services /Facilities**

| Gender | N      | Mean | S.D.   | Std. Error | 95% Confidence Interval of the Difference |       | T - Value | Sig.  |        |
|--------|--------|------|--------|------------|---|-------|-----------|-------|--------|
|        |        |      |        |            | Lower                                     | Upper |           |       |        |
| Gender | Male   | 234  | 19.778 | 4.255      | 0.393                                     | 0.178 | 2.510     | 2.304 | 0.022* |
|        | Female | 166  | 18.434 | 3.924      | 0.431                                     | 0.193 | 2.495     |       |        |

**Source:** Computed from primary data \*Significant at five per cent level

It is observed from the Table 10 shows the calculated T value of 2.304 is significant at five per cent level. The value indicates that there is a significant difference in the gender of the respondents and the usage of services. Hence, the stated hypothesis of “there is no significant difference between demographic and the satisfaction in the usage of services” is rejected.

Further, the mean value indicate that the male category of respondents are having more satisfaction in the usage of services.

#### **IV. SUGGESTIONS AND RECOMMENDATIONS**

- ❖ A study can be dedicated to Internet banking services and the impact of this important Internet activity on buying attitude of Internet users.
- ❖ Establishment of a proper maintenance system and mechanism to avoid break down of ATM machines and equipment, providing convenient services for the consumers, signifies the importance of E-Banking tools for the Bankers and can help in improving E-Banking image in the minds of consumers.
- ❖ The information passed on to customers at awareness events will increase their comfort level and make them knowledgeable of their rights and responsibilities.

#### **V. CONCLUSION**

The present article paper showed that customers of internet banking services still has some concern about technical issues in implementation of internet banking such as security concern, easy to access to services, infrastructure at the internet banking implementation in Tamil Nadu needs improvement. Banks should be practice in creating more awareness about internet banking products in the public.

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