

Customers Satisfaction on Internet Banking in Public and Private Banks in Tirupur District

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Abstract

Banking segments in India have been booming of late due to high liquidity, changing demographic profiles, changing interest rates and increasing demand for consumer finances. A brief scrutiny of the Indian banking industry would unearth the reasons behind the current scenario governed by the Banking Regulation Act of India, 1949. The Indian banking industry can be broadly classified into two major categories: Non-scheduled banks and Scheduled banks.

Scheduled banks comprise of Commercial banks and the Co-operative banks. In terms of ownership, Commercial banks are further grouped into nationalized banks, the State Bank of India and its group banks, Regional Rural banks and Private Sector banks. Internet banking is the wave of the future. It provides enormous benefits in terms of ease and cost of transactions, either through internet telephone or other electronic delivery channels. It is considered to be the segment of e-business to the extent that banks are involved in the conduct of business transactions via electronic media.

Keywords: Commercial Banks, Internet Banking, E-business, Electronic media

Introduction

The banking industries are mostly customer driven and their survival in competitive environment largely depends on new technological services provided by them. Technology plays a vital role in improving the quality of services provided by the banking sectors. One of the technologies, which really brought information revolution in the society, is Internet Technology and is rightly regarded as the third wave of revolution after agricultural and industrial revolution.

Advent and adoption of internet by the banking sector has removed the constraint of time, distance and communication making globe truly a small village. Financial sector being no exception, numerous factors such as competitive cost, customer service, increase in education and income level of customers etc. influence banks to evaluate their technology and assess their electronic commerce and internet banking strategies. Internet banking allows banking from anywhere, anytime and is used for transactions, payments etc. over the internet through a bank, a credit union or society's secure website. So, basically in internet banking a client has one-to-one interaction with the bank's website and in such a situation it is essential on the part of bank to provide high quality services over the internet.

Internet Banking in India

In the developing countries, consumers' are now focusing into other substitute channel like electronic commerce for shopping which are offering them more and more choices of products and services in order to help cost savings and its ease. Rapid growth of online shopping stuff and changing fashion of consumer behavior is attracting more and more companies

to join the bandwagon. Information and communication technology is helping to reduce the transaction cost of the business firms by providing cards and business services. Electronic banking would help financial institutions to lower cost, which is very crucial for the long-term survival of the banks (Burnham, 1996). Financial institutions are now focusing on new delivery channels, which include virtual public and private networks, dial up connections, personal computers and Automated Teller Machines (ATMs). The websites of financial institutions play a vital role in electronic banking and deliver the sufficient information to customers.

Growth of internet banking in a country depends on many factors, such as, success of internet access, new online banking features, household growth of internet usage, legal and regulatory framework. It can offer speedier, quicker and dependable services to the customers who are relatively satisfied than the manual system of banking. Moreover, internet banking is gaining its importance in India. Customers' satisfaction is necessary for the banking sector to elevate profitability, business expansion and accomplishment. Now-a-day's banking sector is modernizing and expanding its hand in different financial events every day. At the same time the banking process is becoming faster and easier. In order to survive in the competitive field of the banking sector, commercial banks are looking for better service opportunities to provide their customers.

Internet banking is used widely by masses, and has numerous benefits to offer. Nowadays, all banks provide online banking facility to their customers as an added advantage. Gone are the days, when one had to transact with a bank, which was only in his local limits. Online banking has opened the doors for all customers to operate beyond boundaries. Nowadays, people are so busy in their work lives, that they don't even have time to go to the bank for conducting their banking transactions. Internet banking enables people to carry out most of their banking transactions using a safe website, which is operated by their respective banks. It provides many features and functions to their customers and enables them to view their account balance, transfer money from their account to another account in the same bank or any other bank, view their accounts summary etc.

Internet banking allows customers to perform a wide range of banking transactions electronically via the bank's web site. When first introduced, Internet banking was used mainly as an information presentation medium in which banks marketed their products and services on their web sites. With the development of asynchronous technologies and secured electronic transaction technologies, however, more banks have come forward to use internet banking both transactional as well as an informational medium. As a result, registered internet banking users can now perform common banking transactions such as paying bills, transferring funds, printing statements and inquiring about account balances.

Significance

Today, Indian banking industry is in the midst of IT revolution. A great deal of automation is observed in Indian banking industry these days. New private sector banks and foreign banks have an edge over public sector banks as far as implementations of technological solutions are concerned. Bankers in India are continuously looking for the newer know-how's to improve service quality of their banks to gain competitive edge. Therefore, service quality in Internet banking plays a vital role for retaining customers and meeting the customer's satisfaction level. In Indian context, quality of service in Internet banking has not been adequately emphasized. Therefore, it is essential to focus on quality of service in Internet banking. In doing so, it can provide guidelines for the bankers to implement the quality programme in Internet banking.

Statement of the Problem

Many people, who are not comfortable with computers and the Internet, often find it difficult to use internet banking. Therefore, for beginners, internet banking is really a time consuming work. In addition to this, people find a difficulty in trusting a completely mechanized system like internet banking, in case of financial matters. In many instances, a simple mistake by clicking a wrong button may create a big problem. Therefore,, many individuals often keep wondering if they have properly executed the transaction. However, this uneasiness can be avoided by printing the transaction receipt and keeping it with oneself, until the bank statement is received.

Objectives

The specific objectives of the study are:

- 1) To examine the relationship between profile variables and level of satisfaction towards internet banking
- 2) To identify the factors influencing the customers' satisfaction towards internet banking
- 3) To offer a suitable suggestion to improve the customer services of the banks based on the findings.

Methodology

The primary data collection method is used to six banks are selected i.e., three from public sector namely State Bank of India (SBI), Indian Overseas Bank (IOB) and Canara Bank (CB) and another three from private sector banks namely Housing Development Finance Corporation (HDFC), Industrial Credit and Investment Corporation of India (ICICI) and Axis Bank in Tirupur district. At the time of this research, there are twenty public sector bank branches and eleven private sector bank branches were functioning in Tirupur District. Out of these, three branches each from public sector and private sector respectively are selected for the study. For the purpose of primary data collection, three hundred each from public sector and private sector banks respectively are selected based on stratified proportionate random sampling method.

Review

A literature review may be purely descriptive, as in an annotated bibliography or it may provide a critical assessment of the literature in a particular field, stating where the weakness and gaps are, contrasting the views of particular authors or raising questions. Such a review will not be just summary but will also evaluate and show relationships between different materials, so that key themes emerge.

Alamgir and Shamsuddoha (2000) in their article pointed out that the service quality was determined by the differences between customers' expectations of service providers' performance and their evaluation of their services they received.

Jeevan (2000) observed that the internet banking enabled banks to offer low cost and high value added financial services. US web-corporation argued that finally banks were finding that a comprehensive online banking strategy is indispensable for success in the increasingly competitive financial services market. Changes in technology, competition and lifestyles had changed the face of banking and banks in the present environment were looking for alternative ways to provide differentiated services.

Yogeshwari Phatak and Naseem Abidi (2000) in their article studied the gap between a client's expectation and perception of the quality of services.

The study was based on primary data collected with the help of questionnaires in addition to secondary data. Both private and nationalized banks were included in this study. This paper was an attempt to analyze the shortfalls in delivering quality services by banks and possible ways to improve service quality.

Sankareswari, S. (2003) in her dissertation, clearly pointed out that even though banks were computerized, the customer service was not up to the mark. There was a delay in encashment of cheque book and so on.

Alka Sharma, Versha Mehta, (2004)⁴⁴ in their article, made an empirical study among the public and private sector banks and found that all five dimensions of the service quality were of equal importance. In terms of score comparison, the scores for the public sector had been higher than the private sector.

Mishra (2005) in his paper explained the advantages and the security concerns about internet banking. According to him, improved customer access, offering of more services, increased customer loyalty, attracting new customers were the primary drivers of internet banking. But in a survey conducted by the online banking association, member institutions rated security was the most important concern of online banking.

Nyangosi et al. (2009) collected customers' opinions regarding the importance of internet banking and the adoption levels of different internet banking technologies in India and Kenya. The study highlighted the trends of internet banking indicators in both countries. The overall result indicated that customers in both countries had developed a positive attitude and they give much importance to the emergence of internet banking.

Discussions

Customers' Satisfaction towards Internet Services Provided by Public Sector Banks

The rotated factor matrix for the variables relating to the satisfaction of the customers in public sector banks in the study is given in Table 1.

TABLE 1 - Rotated Factor Matrix – Public Sector Banks

Sl. No	Variables	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	h ²
1	Internet banking is exactly what I need	0.7793	0.1215	0.0776	-0.0128	0.0374	0.6296
2	I have truly enjoyed Internet	0.7548	0.0200	0.3406	0.0999	-0.0474	0.6983
3	I am satisfied with my decision of purchasing using internet banking	0.7187	0.0928	0.2469	0.1433	0.0154	0.6160
4	The website has adequate security features	0.6596	0.3879	0.0510	0.2418	0.2158	0.6930
5	I will ask my family and friends to use internet banking facilities	0.5981	0.1313	0.4415	0.0665	-0.1998	0.6141
6	Bank's servers perform well	0.5704	0.4148	0.0562	0.2476	0.2088	0.6054
7	The service delivered through the bank's website is quick	0.1693	0.8275	0.1551	0.2189	-0.6974	0.7802
8	The bank's website makes accurate promises about the services delivered	0.2310	0.7817	0.0812	0.1597	-0.0369	0.6978
9	Customer's online transaction with the bank is always accurate	0.1545	0.7710	0.2751	0.1960	0.0344	0.7321
10	When the bank promises to do something by a certain time, it does so	0.0092	0.6685	0.5001	0.2111	0.0628	0.7454
11	If I had to do transaction again, I would choose the same internet banking service of my bank	0.3235	0.2109	0.7066	0.1668	-0.0556	0.6793
12	I am very committed to my relationship with my bank	0.1708	0.1939	0.6912	0.3211	0.1185	0.6616
13	Internet banking at my bank has really pleased me	0.3925	0.2238	0.6521	0.1390	-0.0824	0.6553
14	The bank's site provides a confirmation of the service ordered	0.3182	0.1725	0.6275	0.2536	0.0237	0.5896
15	I trust this bank	0.0138	0.0464	0.5018	-0.0527	0.1492	0.5887

16	The bank's site provides quick confirmation	0.1092	0.1613	0.1533	0.8872	-0.0409	0.8501
17	Internet banking gives prompt services	0.1813	0.2234	0.0887	0.8341	-0.0116	0.7864
18	The bank's website performs the service in the first instance itself	0.0795	0.2475	0.1875	0.7590	0.0449	0.6801
19	I am satisfied with the service of internet banking	0.0590	-0.0221	0.1424	-0.0037	0.9129	0.8576
	Eigen Value	7.3656	1.9784	1.2632	1.1988	1.0163	
	Percentage Variance	38.80	10.10	6.60	6.30	5.30	
	Cumulative Percentage	38.8	48.9	55.6	61.9	67.2	

Table - 1 gives the loadings received by the factors under F1, F2, F3, F4 and F5 for public sector banks. From the above table, the rotated factor loadings for the nineteen statements (variables) of satisfaction of customers towards internet banking services provided by public sector banks are observed. It is clear from Table - 1 that all the nineteen statements have been extracted into five factors namely F1, F2, F3, F4 and F5. The factors with identified new names, which influence satisfaction of customers in public sector banks are discussed below: The first factor is designed as “Fulfillment of Customers’ Needs” on the basis of the loaded variables. Six variables in this category are important with high factor loading. It indicates that among the various performance scale, ‘Internet banking is exactly what I need (0.7793)’, ‘I have truly enjoyed Internet banking (0.7548)’, ‘I am satisfied with my decision of purchasing using internet banking (0.7187)’, ‘The website has adequate security features (0.6596)’, ‘I will ask my family and friends to use internet banking facilities (0.5981)’ and ‘Bank’s servers perform well (0.5704)’ are important attributes in this category. Thus, the fulfillment of customers’ need is identified as an important factor to influence the customers’ satisfaction towards the internet banking services rendered by the public sector banks.

The second factor is narrated as “Fast and Accurate Services” on the basis of the loaded variables. Four variables in this category are important with high factor loading. It indicates that among the various performance scale, ‘The service delivered through the bank’s website is quick (0.8275)’, ‘The bank’s website makes accurate promises about the services delivered (0.7817)’, ‘Customer’s online transaction with the bank is always accurate (0.7701)’ and ‘When the bank promises to do something by a certain time, it does so (0.6685) are important attributes in this category. Thus, the fast and accurate services of internet facilities is identified as an important factor to influence the customers’ satisfaction towards the internet banking services rendered by the public sector banks.

The third factor is prescribed as “Choice of Bank and their Services” on the basis of the loaded variables. Five variables in this category are important with high factor loading. It indicates that among the various performance scale, ‘If I had to do transaction again, I would choose the same internet banking service of my bank (0.7066)’, ‘I am very committed to my relationship with my bank (0.6912)’, ‘Internet banking at my bank has really pleased me (0.6521)’,

The bank’s site provides a confirmation of the service ordered (0.6275)’ and ‘I trust this bank (0.5018) is the important attributes in this category. Thus, the choice of the bank and their internet services are identified as an important factor to influence the customers’ satisfaction towards the internet banking services rendered by the public sector banks.

The fourth factor is highlighted as “Quick Confirmation and Prompt Services” based on the loaded variables. Three variables in this category are important with high factor loading. It indicates that among the various performance scale, ‘The bank’s site provides quick confirmation (0.8872)’, ‘Internet banking gives prompt services (0.8341)’ and ‘The bank’s website performs the service in the first instance itself (0.7590)’ are important attributes in this category. Thus, the quick confirmation of transaction and prompt services are identified as an important factor to influence the customers’ satisfaction towards the internet banking services rendered by the public sector banks.

The fifth factor is designed as “Satisfaction with the services provided” on the basis of the loaded variables. One variable in this category is important with high factor loading. It indicates that among the various performance scales, ‘I am satisfied with the service of internet banking (0.9129)’ is an important attributes in this category. Thus, the satisfaction with the services of internet banking is identified as an important factor to influence the customers’ satisfaction towards the internet banking services provided by the public sector banks in Tirupur district.

Table - 2 presents the overall highest factor loadings for the satisfaction of the customers towards internet banking services provided by the public sector banks.

TABLE 2 - Variables with the Highest Factor Loadings for the Satisfaction of Customer towards Internet Banking Services Provided by Public Sector Banks

Factors	Names of newly extracted dimensions	Selected Statements(Variables)	Factor Loadings
F1	Fulfillment of customers’ needs	Internet banking is exactly what I need	0.7793
F2	Fast and accurate services	The service delivered through the bank’s website is quick	0.8275
F3	Choice of the banks and their services	If I had to do transaction again, I would choose the same internet banking service of my bank	0.7066
F4	Quick confirmation and prompt services	The bank’s site provides quick confirmation	0.8870
F5	Satisfaction with the services provided	I am satisfied with the service of internet banking	0.9219

It is clearly evident from Table - 2 that the statements, ‘Internet banking is exactly what I need (0.7793)’, ‘The service delivered through the bank’s website is quick (0.8275)’, ‘If I had to do transaction again, I would choose the same internet banking service of my bank (0.7066)’, ‘The bank’s site provides quick confirmation (0.8872) and ‘I am satisfied with the service of internet banking (0.9219)’ are the statements with highest factor loading under the dimensions namely, ‘Fulfillment of customers’ needs (F1)’, ‘Fast and accurate services (F2)’, ‘Choice of the banks and their services (F3)’, ‘Quick confirmation and prompt services (F4)’,

and ‘Satisfaction with the services provided (F5) respectively. Hence, it is concluded that these are the identified dimensions (factors) which influence the satisfaction of the customers towards the internet banking services provided by public sector banks in Tirupur district.

Customers’ Satisfaction towards Internet Services Provided by Private Sector Banks

The rotated factor matrix for the variables relating to the satisfaction of the customers in private sector banks in the study is given in Table – 3.

TABLE 3 - Rotated Factor Matrix – Private Sector Banks

Sl. No	Variables	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	h ²
1	I trust this bank	0.8346	0.1396	0.0352	0.2696	0.0085	0.7900
2	I am very committed to my relationship with my bank	0.7675	0.1167	0.1325	0.2495	0.1199	0.6968
3	The bank’s site provides a confirmation to the service ordered	0.7031	0.0907	0.3063	0.0815	0.1616	0.6291
4	If I had to do transaction again, I would choose the same internet banking service of my bank	0.6933	0.1737	0.2943	0.1131	0.1662	0.6378
5	Internet banking at my bank has really pleased me	0.6631	0.1589	0.3714	-0.0056	0.0995	0.6127
6	The service delivered through the bank’s website is quick	0.1779	0.8180	0.0074	0.1612	0.0920	0.7355
7	Customer’s online transaction with the bank is always accurate	0.0888	0.7922	0.1091	0.1724	0.0496	0.6784
8	The bank’s website makes accurate promises about the services delivered	0.0190	0.7747	0.1746	-0.0894	0.3100	0.7368
9	When the bank promises to do something by a certain time, it does do	0.2987	0.6845	0.0749	0.0845	0.1676	0.5989
10	I am satisfied with the services of internet banking	0.2597	0.1797	0.7588	0.2163	-0.0299	0.7232
11	I have truly enjoyed internet banking	0.1963	-0.0531	0.7333	0.3293	0.1655	0.7148

12	I will ask my family and friends to use internet banking facilities	0.4114	0.2252	0.7218	0.0444	0.1374	0.7619
13	I am satisfied with my decision of purchasing using internet banking	0.2135	0.1097	0.6660	0.4672	0.1074	0.7304
14	The website has adequate security features	0.2668	0.1450	0.1257	0.8248	0.0881	0.7961
15	Bank's servers perform well	0.1523	0.1333	0.1257	0.8248	0.0881	0.7885
16	Internet banking is exactly what I need	0.1056	0.1333	0.2050	0.8158	0.2001	0.7174
17	The bank's site provides quick confirmation	0.1054	0.1329	0.0857	0.1802	0.8487	0.7889
18	The bank's website performs the service in the first instance itself	0.1721	0.1035	0.0623	0.0773	0.8199	0.7223
19	Internet banking gives prompt service	0.0975	0.2826	0.1028	0.1446	0.7985	0.7885
	Eigen Value	7.2711	2.2261	1.6759	1.3720	1.0747	
	Percentage Variance	38.30	11.70	8.80	7.20	5.70	
	Cumulative Percentage	38.30	50.00	58.80	66.00	71.70	

Table- 3 gives the loadings received by the factors under F1, F2, F3, F4 and F5 for private sector banks. Table reveals the rotated factor loadings for the nineteen statements (variables) of satisfaction of customers towards internet banking services provided in private sector banks. It is clear from Table - 3 that all the nineteen statements are extracted into five factors namely F1, F2, F3, F4 and F5. The factors with identified new names, which influence satisfaction of customers in private sector banks, are discussed below: The first factor is designed as “Confidence and Confirmation of Services” based on the loaded variables. Five variables in this category are important with high factor loading. It indicates that among the various performance scales, ‘I trust this bank (0.8346), ‘I am very committed to my relationship with my bank (0.7675)’, ‘The bank’s site provides a confirmation to the service ordered (0.7031)’, ‘If I had to do transaction again, I would choose the same internet banking service of my bank (0.6933)’ and ‘Internet banking at my bank has really pleased me (0.6631)’ are important attributes in this category.

Thus, the confidence and confirmation of services provided by the bank is identified as an important factor to influence the customers’ satisfaction towards the internet banking services rendered by the private sector banks.

The second factor is narrated as “Fast and Accurate Services” based on the loaded variables. Four variables in this category are important with high factor loading. It indicates that among the various performance scale, ‘The service delivered through the bank’s website is quick (0.8180)’, ‘Customer’s online transaction with the bank is always accurate (0.7922)’,

'The bank's website makes accurate promises about the services delivered (0.7747)' and 'when the bank promises to do something by a certain time, it does do (0.6845)' are important attributes in this category. Thus, the fast and accurate services of internet facilities is identified as an important factor to influence the customer satisfaction towards the internet banking services rendered by the private sector banks.

The third factor is prescribed as "Satisfaction with the services provided" based on the loaded variables. Four variables in this category are important with high factor loading. It indicates that among the various performance scales, 'I am satisfied with the services of internet banking (0.7588)', 'I have truly enjoyed internet banking (0.7333)', 'I will ask my family and friends to use internet banking facilities (0.7218)' and 'I am satisfied with my decision of purchasing using internet banking (0.6660)' are important attributes in this category. Thus, the satisfaction with the services provided by the bank is identified as an important factor to influence the customers' satisfaction towards the internet banking services rendered by the private sector banks.

The fourth factor is highlighted as "Security and Fulfillment of Customers' Needs" based on the loaded variables. Three variables in this category are important with high factor loading. It indicates that among the various performance scales, 'The website has adequate security features (0.8248)', 'Bank's servers perform well (0.8158)' and 'Internet banking is exactly what I need 0.7513' are important attributes in this category. Thus, the security and fulfillment of customers' needs are identified as important factor to influence the customers' satisfaction towards the internet banking services rendered by the private sector banks.

The fifth factor is designed as "Quick Confirmation and Prompt Services" based on the loaded variables. Three variables in this category is important with high factor loading. It indicates that among the various performance scales, 'The bank's site provides quick confirmation (0.8487)', 'The bank's website performs the service in the first instance itself (0.8199)' and 'Internet banking gives prompt service (0.7985)' are important attributes in this category. Thus, the quick confirmation and prompt services rendered by the banks is identified as an important factor to influence the customers' satisfaction towards the internet banking services provided by the private sector banks in Tirupur district.

Table - 4 presents the overall highest factor loadings for the satisfaction of the customers towards internet banking services provided by the private sector banks.

Table 4 - Variables with the Highest Factor Loadings for the Satisfaction of Customers towards Internet Banking Services Provided by Private Sector Banks

Factors	Names of newly extracted dimensions	Selected Statements(Variables)	Factor Loadings
F1	Confidence and confirmation of services	I trust this bank	0.8346
F2	Fast and accurate services	The service delivered through the bank's website is quick	0.8275
F3	Satisfaction with the services provided	I am satisfied with the services of internet banking	0.7066
F4	Security and fulfillment of customers' needs	The website has adequate security features	0.8872
F5	Quick confirmation and prompt services	The bank's site provides quick confirmation	0.9219

It is clearly evident from Table - 4 that the statements, 'I trust this bank (0.8346)', 'The service delivered through the bank's website is quick (0.8275)', 'I am satisfied with the services of internet banking (0.7066)', 'The website has adequate security features (0.8872)' and 'The bank's site provides quick confirmation (0.9219)' are the statements with highest factor loadings under the dimensions namely, 'Confidence and confirmation of services (F1)', 'Fast and accurate services (F2)', 'Satisfaction with the services provided (F3)', 'Security and fulfillment of customers' needs (F4)' and 'Quick confirmation and prompt services (F5)' respectively. Hence, it is concluded that these are the identified dimensions (factors) which influence the satisfaction of the customers towards the internet banking services provided by private sector banks in Tirupur district.

Conclusion

Financial life is not as easy to run as one think from the far shores. This is exactly what is felt by many individuals and companies who make use of the modern day banking services. A few of them are able to make the best use of the Online banking services while some of them are not. The segments of Online Banking services have wide popularity these days with the introduction of customer-friendly policies by the Indian banking institutions. Banks such as the State Bank of India and HDFC have been pioneers in themselves. These most-trusted banks have been able to win the trust of their customers, over a long period of time, purely on the basis of customer-friendly services without any hassles. Thus, it can be easily said that the online banking services have helped the Indian banking customer by offering them easy ways to be their own banker. With favorable policies of the Indian government, RBI and banks, the present is bright as always and the future also seems bright just as it's past. It's high time for the bankers to make an easy way for its customers else they will be doing business with themselves. The researcher's aim throughout the study has been to examine how far the customers are satisfied with the internet banking services offered by both private and public sector bank in Tirupur district. Customers are the most important assets of any business.

The success and failure of any business depends upon how far they satisfy the expectations of their customers. Banks are an important social organization rendering various financial services to its customers. Realizing the importance of customer's service in banks, recommendations are made by various committees to improve the services quality of banks.

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