

CUSTOMER'S PERSPECTION ABOUT AWARENESS, PREFERENCES & HURDLES IN ADOPTION OF E-BANKING SERVICES

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Abstract

In today's virtual world, Internet has been adopted as a parallel mode of commerce, banking, and communication. Internet banking is gaining popularity due to its convenience and accessibility of performing transactions at a high speed and service levels that were unimaginable a decade ago. The present research paper discusses consumer perceptions of E-banking systems with regards to consumer awareness, with a special focus on the Bhopal city of Madhya Pradesh in India. Primary and secondary sources were used to compile the data for this study. To fulfil the objectives of the study, a self-designed structured questionnaire was adopted for collecting responses. Data was collected from random sampling from 470 bank customers of Bhopal city, India, between the months of August and October 2021. Statistical methods were used to analyse the data collected from the primary source, including simple percentage analysis & averages. Books, journals and the internet, were used to gather secondary data. According to the findings of the study, most customers of banks in the Bhopal City are familiar with the available E-banking options. However, there is still a scope for banks to take further steps to educate customers about new technology and other services they provide so that they can overcome the two major hurdles, which are technical problems faced during transacting & the lack of trust among the customers.

Keywords: *Electronic Banking, Consumer Awareness, Consumer Satisfaction, Bhopal City*

1. Introduction

Internet has evolved as a significant avenue for marketing and communication in all forms of business and banking business is not an exception to this. The term "Electronic Banking" or "Internet Banking" refers to remote services supplied by approved banks or their representatives via equipment maintained either directly by the bank or through an outsourcing agreement. In simple words, E-banking is an umbrella term used for all the processes used by the customers for performing the banking transactions without visiting a bank branch. Under the purview of E-banking, comes all the systems which allows the banks customers to make use of internet to access accounts, perform business transactions or acquire information on financial products and services provided by their respective

banks. E-banking has been developed to overcome the drawbacks of manually operated banking system like long processing time, huge establishment and operating cost, limited branches (access points), limited working hours, low accuracy and so on. The fundamental goal of implementing E-banking is to give clients more convenience and flexibility in their day-to-day transactions.

Despite being a latest origin in the Indian banking industry, E-banking has slowly but steadily attracted the banks customers towards itself. However, the concern of the customers revolves still mainly around maintaining their security and privacy while using these services. While we talk about India, ICICI bank was the first bank to adopt online banking way back in the year 1996, followed by Citibank, HDFC and others in 1999. In the public sector, the State Bank of India launched its online banking services in 2001

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As on 31st March 2021, in India more than 2,13,500 ATMs and 4,72,000 POS are functional. On the same day more than 6.20 Crore credit cards and 89.80 Crore debit cards are outstanding. These ATMS, POS, credit cards and debit cards are used for the performance of millions of transactions per day, belongs to all type of banks.

In the present world, almost all the banks are providing online banking services to their customers, but the question here arises whether the customers are actually aware of these services or not. Also, what are those services which the customers are most frequently using and which services are not so easily adopted by them. A study of these perspectives would enable the banks in making their services handier and addressing the related issues. The study becomes more important since the awareness of a banking service has a direct relation with the satisfaction derived from them by their customers. In the city of Bhopal, an attempt was made to explore banking consumers' awareness of various E-banking services given by banks.

2.Review of Literature

Customer awareness and contentment are buzzwords these days, and once here, everyone using this customer's awareness is influenced by the emphasis customers place on each of the product/attitudes. service's Customer awareness measurement enables a company to comprehend the important factors that contribute to customer pleasure or discontent, as well as what is truly driving their contentment during a service interaction. Customer awareness is the state of mind in which customers believe they have all of the necessary knowledge and information about a firm because their expectations have been met or exceeded during the product or service's lifecycle **Kumbhar (2010)**.

It's also a customer's reaction or attitude toward a product or service after they've utilized it. Satisfaction appears to mediate differences between pre-exposure and post-exposure attitudinal components, according to Oliver (1980). It is a significant marketing outcome that acts as a link between the various stages of consumer purchasing behavior. Nasser and Jamal (2002). When a customer pays money for a service, he expects certain things from the transaction. For a customer to become a loyal customer of the service, these expectations from the purchase must be realized in large part, if not totally.

These expectations are met of a promise- quality, fair pricing, availability, after-sales services, complaints handling process, information, and variety, according to **Akbar and Parvez (2009)**. Customers are looking for high-quality services at

reasonable prices. "Better quality at the same price" is the slogan of customers. They are willing to overlook challenges to receive better services at a reduced cost. Various empirical studies reveal that service quality and customer satisfaction have a strong and positive link.

Quality, Value, Timeliness, Efficiency, Ease of Access, Environment, Inter-departmental Teamwork, Front Line Service Behavior, and Innovation are 10 'Quality Values' that impact satisfaction behavior, according to **Berry (1990)**.

Increased bank service quality can gratify and promote attitudinal loyalty, resulting in the retention of valued customers **Kumbhar (2010)**. The association between service quality and client satisfaction is very strong **Parasuraman et al (1985)**. Increased customer satisfaction stems from a higher degree of perceived service quality. Customers will be disappointed if the perceived service quality is lower than expected **Jain and Gupta (2004) and Kumbhar (2011)**.

Customers can be satisfied if expected service quality and actual perceived performance are equal or almost equal **Parasuraman, Zeithaml and Berry (1988)**. A negative difference between perceptions and expectations, or a performance-gap, as they call it, generates discontent, but a positive discrepancy leads to consumer happiness. A lot of studies have investigated the relationship between expectation, perceived service quality, and customer happiness **Zeithaml, et al (1996)**.

An expectation is a minimal level of service quality that service providers must meet to satisfy consumers' demands and needs.

According to **Parasuraman et al (1985, 1988)** The degree and direction of disagreement between consumers' perceptions and desires is seen as perceived service quality. Branding is defined as the process of building a brand image that attracts and retains customers. It's what distinguishes similar products from one another, or from competitors. Positive of the link between satisfaction and brand image, brand reputation was investigated in marketing literature, including NCSI and ACSI literature (**Wafa et al (2009)**).

Personal use experience, word-of-mouth endorsements/criticisms, and/or company marketing efforts all contribute to a consumer's opinions of these businesses. Confirmation is triggered by perceived brand performance that is above or below the norm but falls within the indifference zone. When perceived brand performance has an impact on

customer satisfaction, positive or negative disconfirmation occurs **Woodruff et al (1983)**.

According to some marketing study, brand loyalty can be achieved through being satisfied with a brand's performance. Brands with a high level of brand equity are valuable assets for any company. They have the potential to increase client happiness and loyalty **Wafa M 'Sallem et al (2009) and Sondoh et al, (2007)**.

Ngubia (2017) Internet banking, according to a study, enhances bank profitability as assessed by return on equity. Additionally, online banking enhances a bank's customer base by attracting new customers and improving the bank's service quality. The results of previous research suggest that online banking has a substantial impact on bank performance. Policymakers, regulators, legislators, bankers, and other financial services providers are paying more attention to internet banking. **Abubakar et al. (2015)** conducted study to see if there was a correlation between electronic banking and deposit money bank liquidity in Nigeria.

According to **Barney (2011)**, financial institutions serve as middlemen between banking services and clients, lowering the cost of acquiring financial services. According to **Davis F.D. (2016)**, Since the machines of the business owners are linked to their bank accounts, payments can be credited in a paperless and real-time manner. They went on to say that the capacity of POS devices to produce receipts with the bank's name on them authenticates transactions instantly and may be reviewed at any time in the future.

3. Objectives:

- To study about the different E-banking services provided by the banks and availed by customers in Bhopal city.
- To study the customer preferences of E-banking services.
- To determine the major hindrances which affect the usage of customers in utilising E-banking services

4. RESEARCH METHODOLOGY:

In today's highly competitive banking industry, customer satisfaction has been considered the key to success. Various researchers have identified characteristics that may influence the satisfaction of the customers with reference to the banking services around the world.

Primary data is most reliable source of data collection, especially for consumer-based research study. In order to get real time and realistic data for the research study, primary data are collected on the basis of convenient sampling method between the months of August to October, 2021. A survey through Google form was conducted among the banking consumers of the Bhopal city. The chosen sample consisted of 470 sample respondents which represented the E banking customers. The collected data was analysed and interpreted with the help of simple average and percentage method.

The purpose of the study was very well fulfilled by using the simple average & percentage methods; therefore, no further tests were applied. The researcher was able to analyze the awareness and preferences towards different E-banking services of the respondents along with the different hurdles which the customers were facing while adoption of these E-banking services.

4. Consumers and E-Banking Services: Discussion and Analysis:

a. E-banking is a general word that refers to a means of conducting personal or commercial banking transactions over an electronic or telecommunication network. E-banking is the use of a computer, smartphone, laptop, or personal digital assistant to execute operations such as fund transfers, account statements, utility bill payments, opening a bank account, finding the nearest ATM, learning about financial products and services, applying for loans, and so on.

Paperless/cashless transactions are encouraged by e-banking. It also comes with a set of rights, obligations, and costs. E-banking encompasses a wide range of services, including:

1. **Internet Banking:** Customers can use the bank's website or application to execute a variety of monetary and non-monetary transactions over the internet.
2. **Mobile Banking:** Almost all banks have created mobile applications that allow customers to execute transactions with a single click of a button. This necessitates the use of a smartphone, the internet, a mobile application, and a bank account with mobile banking.
3. **ATM:** One of the most common and early e-banking services is the Automated Teller Machine, or ATM. It is not only a cash machine, but it also allows you to check your account status, transfer funds, deposit funds, update your cell phone number, and change your Debit Card PIN.
4. **Debit Card / Credit Card:** We use debit cards to accomplish a variety of transactions in our

daily lives. Debit cards are linked to a customer's bank account, so all they must do to make a purchase at a POS, shop online, or withdraw money from an ATM is swipe the card. A credit card, like a debit card, is a payment card that banks offer to customers after they submit a request and their credit score and history have been reviewed. It enables the cardholder to borrow and repay funds up to the amount pre-approved. The banks that issue the card decide on the card's limit.

5. **Point of Sale (POS):** The time, date, and location (retail outlet) at which a consumer makes a payment for a purchase or service purchased using a plastic card is referred to as the point-of-sale system.

6. **Electronic Fund Transfer (EFT):** When money is transmitted electronically from one bank to another, it is known as an electronic fund transfer. Direct debit, direct deposits, wire transfers, NEFT, RTGS, IMPS, and other payment options are all supported.

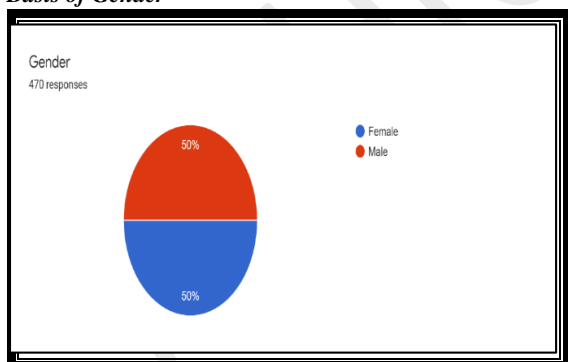
b. Banking Consumer's Profile: Gender:

Table 1: Distribution of Sample Respondents on The Basis of Gender

Gender	No. of Respondents
Male	235 (50)
Female	235 (50)
Total	470 (100)

Source: Primary Data.

Graph 1: Distribution of Sample Respondents on The Basis of Gender



Source: Own Creation based on Primary Data.

Analysis:

It is evident from the table and graph above that 50 percent of the responders are male and the remaining 50% of the respondents belong to the female group. In other words, there are exactly equal respondents from male & female gender group.

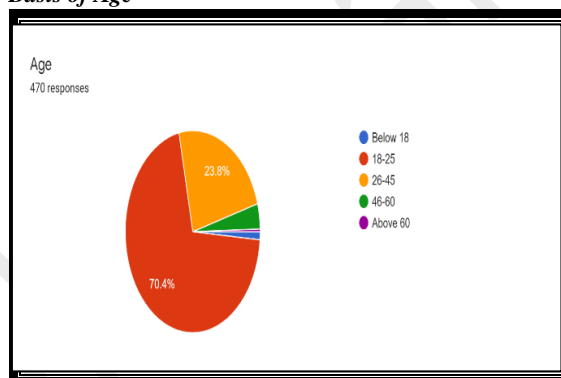
c. Banking Consumer's Profile: Age:

Table 2: Distribution of Sample Respondents On the Basis of Age

Age in Group (in years)	No. of Respondents
Below 18	06
18-25	331
26-45	112
45-60	19
Above 60	02
Total	470

Source: Primary Data.

Graph 2: Distribution of Sample Respondents on The Basis of Age



Source: Own Creation based on Primary Data.

Analysis:

It is obvious from the previous table and graph that 94 percent of the respondents are between the ages of 18 and 45 and the remaining 6% of the respondents belong to other age group. In other words, most of the banking customers belong to the young and middle age group.

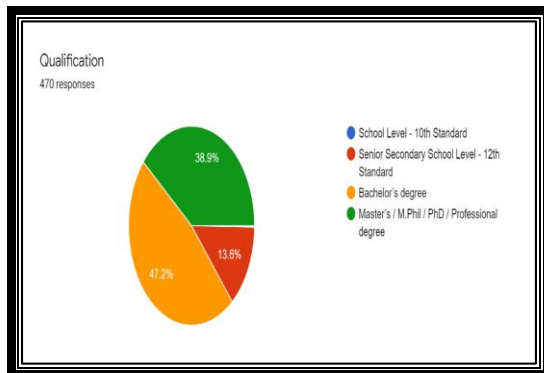
d. Banking Consumer's Profile: Educational Qualification:

Table 3: Distribution of Sample Respondents on The Basis of Educational Qualification

Educational Qualification	No. of Respondents
School Level (10 th)	00
Senior Secondary School Level (12 th)	64
Bachelor's Degree	222
Master's / M.Phil. / PhD / Professional degree	183
Total	470

Source: Primary Data.

Graph 3: Distribution of Sample Respondents on the Basis of Educational Qualification



Source: Own Creation based on Primary Data.

Analysis:

It is obvious from the table and graph above that 86 percent of the respondents are graduates or postgraduates and the remaining 14% of the respondents less qualified. In other words, most of the respondents are well educated and can use the E-Banking services properly.

e. Banking Consumer's Profile:

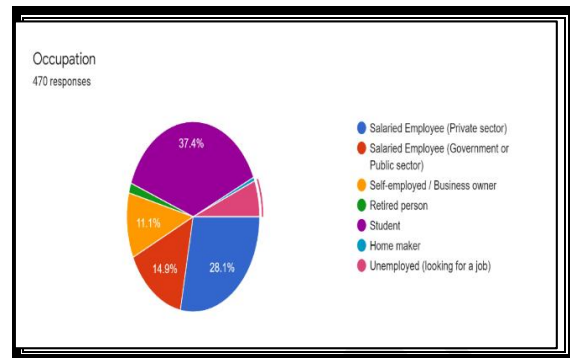
Occupation:

Table 4: Distribution of Sample Respondents on the Basis of Occupation

Occupation	No. of Respondents
Salaried Employee (Private sector)	132
Salaried Employee (Government or Public sector)	70
Self-employed / Business owner	52
Retired person	08
Student	176
Home maker	03
Unemployed (looking for a job)	29
Total	470

Source: Primary Data.

GRAPH 4: DISTRIBUTION OF SAMPLE RESPONDENTS ON THE BASIS OF OCCUPATION



Source: Own Creation based on Primary Data

Analysis:

It is clear from the table and graph above that salaried employee account for 33% of the respondents, 37% are students, 11% are doing their own business/profession and the remaining respondents belong to the different occupations. In other words, most of the respondents are salaried employees or self-employed or student's category.

f. Banking Consumer's Profile: Yearly

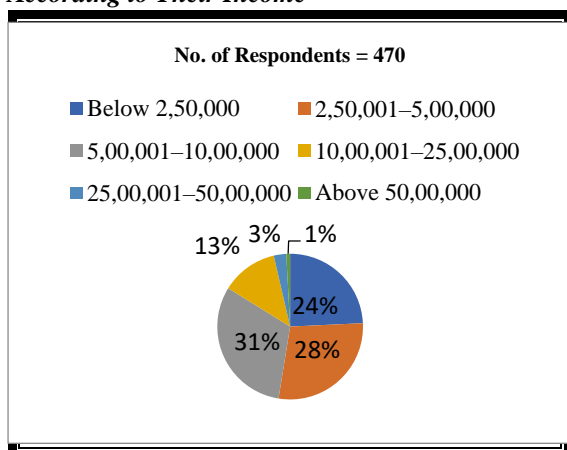
Income:

Table 5: Distribution of Sample Respondents According to Their Income

Yearly Family Income (In Rs.)	No. of Respondents
Below 2,50,000	114
2,50,001–5,00,000	133
5,00,001–10,00,000	147
10,00,001–25,00,000	59
25,00,001–50,00,000	13
Above 50,00,000	04
Total	470

Source: Primary Data.

Graph 5: Distribution of Sample Respondents According to Their Income



Source: Own Creation based on Primary Data.

Analysis:

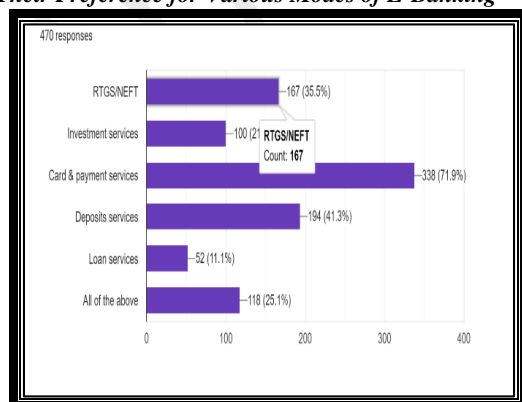
From the above table and graph, it is clear that almost 60% of the respondents have the family income between 2.5 lakhs to Rs.10 lakhs, 24% are earning less than 2.5 lakhs per annum and rest of the respondents belongs to higher income group. It means maximum customers belong to the lower- and middle-income group.

g. Banking Consumer's Preference: Various Modes of E-Banking:

Table 6: Distribution of Sample Respondents According to Their Preference for Various Modes of E-Banking

MODE OF E-BANKING	No. of Respondents
Card & Payment Services	338
Deposit Services	194
RTGS / NEFT	167
Investment Services	100
Loan Services	52
All the Above	118

Graph 6: Distribution of Sample Respondents According to Their Preference for Various Modes of E-Banking



Source: Own Creation based on Primary Data.

Analysis:

From the analysis of the above table and graph, it is perfectly detectable that:

➤ The use of the card and payment services is most common E- Banking service because it is used by almost 72% of banking customers. After the demonetization, the transactions through debit and credit cards are increasing significantly and India is now moving toward cashless economy.

➤ Banking customers are also actively using the E- Banking services for the deposits and the fund transfers. We can observe that more than 41% are using deposits services and 35% are using fund transfer services offered by the various banks.

➤ ¼ of the customers are using multiple E-banking services, means they are using fund transfer, deposits, and payment services at the same time. This is a noteworthy proportion to stimulate the use of E-banking products in the Indian banking industry.

➤ There are some customers who are also using the loan services and investment services through the E-banking platform.

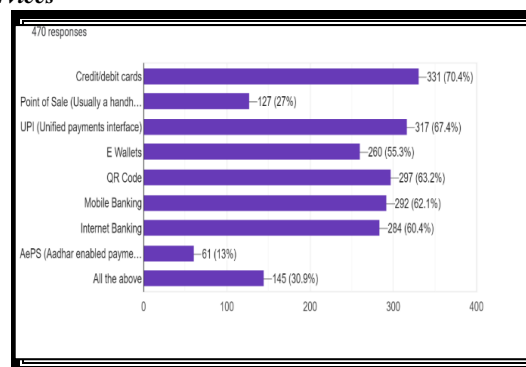
➤ In summary we can analyse that banking customers are actively and frequently using the E-banking services for the payment, fund transfers and deposits, but still applying for a loan or making investment on e-banking platform is not so common.

h. Banking Consumer's Awareness: E-Banking Payment Services:

Table 7: Distribution of Sample Respondents According to Their Awareness Regarding E-Banking Payment Services

E-Banking Service	No. of Respondents
Credit / Debit Cards	331
Point of Sale	127
UPI	317
E Wallet	260
QR Code	297
Mobile Banking	292
Internet Banking	284
AePs	61
All the above	145

Graph 7: Distribution of Sample Respondents According to Their Awareness Regarding E-Banking Payment Services



Source: Own Creation based on Primary Data.

Analysis:

From the examination of the above table and graph, it is effortlessly visible that:

➤ The use of the card payment services, and UPI is most common E- Banking payment service, because almost 65 to 70% of banking customers are aware about these E-banking services. To promote the cash less transactions several schemes are also offered by the Government and the private sector companies and banks.

➤ After the card and UPI payment services, mobile banking, internet banking QR codes are also very popular E-banking services, as almost 60 to 65% customers are aware about these. The use of e-wallets is also popular among the banking customers.

➤ Approximately 30% of clients are aware of different E-banking options, means they have enough knowledge and information regarding use of card, UPI payment, services, mobile banking, internet banking, e- wallets and QR codes. In the Indian banking business, this is a remarkable percentage of people who are aware of E-banking products.

➤ There are some customers who are also having the information regarding POS services through the E-banking platform.

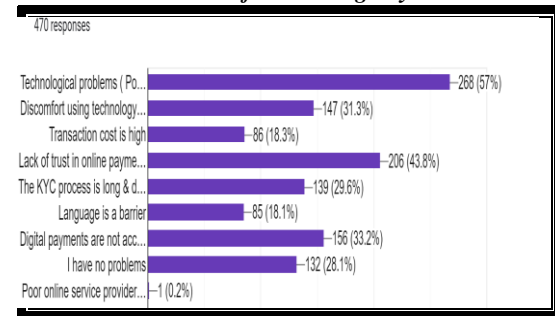
➤ In summary we can assess that banking customers have sufficient working knowledge regarding most of the E-banking services, but still most of the customers are not aware about aadhar based payment and POS payments.

i. Banking Consumer's Hurdles: Use of E-Banking Payment Services:

Table 8: Distribution of Sample Respondents According to The Hurdles in Use of E-Banking Payment

Hurdles faced by Customers	No. of Respondents
Technological Problems	268
Discomfort Using Technology	147
Transaction cost is High	86
Lack of trust in Online Payment	206
KYC Process is long & difficult	139
Language barrier	85
Digital payments are not accepted everywhere	156
I have no problems	132
Poor Online Service provider	01

Graph 8: Distribution of Sample Respondents According to The Hurdles in Use of E-Banking Payment



Source: Own Creation based on Primary Data.

Analysis:

From the examination of the above table and graph, it is easily observable that:

➤ There are two main hurdles in the adoption and the use of the E-banking services by the customers, i.e., technical issues involved in the transaction (57%) and lack of customer's trust on the online payment services (44%). All the customers of banking sector are not tech-friendly and not want to use the technology for the services related with money.

➤ Some customers are also not comfortable with the use of technology and have always suspicious on the accuracy of these transactions. Some of them are also have a problem with the long process of KYC for the registration of E-banking facilities.

➤ There are some customers who are also concerned with high transaction cost and few are also finding the language as a barrier. As most of the services are available only in English language.

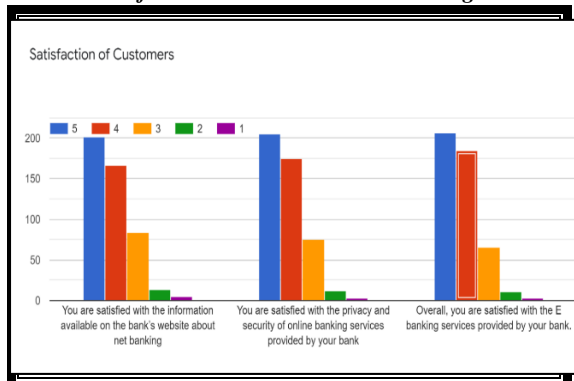
➤ More than a quarter of customers have no concerns about using E-banking services, they are using these services without any problem.

➤ In summary we can estimate that most of the obstacles can be resolved with the awareness and by creating confidence in the banking customers.

j. Banking Consumer's Satisfaction Level: Use of E-Banking Services:

Satisfaction is a subjective phenomenon. It is a social concept which forms the basis of human perception. It is a long-term pattern of one's beliefs, feelings, and actions. Scaling is done to determine the level of satisfaction of the customers using E-banking services.

Graph 9: Distribution of Sample Respondents According to Their Satisfaction Level Towards E-Banking Services



Source: Own Creation based on Primary Data.

It is clear from the study of the table and graph above that:

➤ More than 80% customers are satisfied with the e-banking services provided by their banks. They are also satisfied with the sharing of the information from their bank side and with the privacy and security provided by the bank for E-banking transactions.

➤ There are some customers (20%) who are not satisfied with the information sharing system of the bank and they are also concerned with privacy and security measures adopted by the banks for the E-banking transactions. Lack of the awareness and the confidence on the E-banking services is the main reason behind this dissatisfaction.

5. Findings and Conclusion:

There is no doubt in saying that people are finding E-Banking more comfortable and flexible as compared to the traditional form of banking where they had to visit bank branches for performing any transaction. E-banking has aided people in having better control over their finances and changed the patterns of withdrawing cash and managing money. This study concludes that the vast majority of bank customers who are young or middle aged and are well educated are well aware of the E-banking services offered by their banks in Bhopal city. The self-employed and students' group of the population find these E-banking services handier and more comfortable. The reason for this could be that they may be well equipped with the new and emerging technologies.

It is evident from the study that the card payment services and UPI are the most widely used methods of payment service via e-banking. This is followed by other services like mobile banking, e-banking, e-wallets and QR codes. But still there is a lot of scope

for the banks to take the appropriate steps to educate their clients about new technology and other services they provide. Banks may allow customers to meet with bank employees in a friendly manner for a longer period of time. It will undoubtedly aid in the retention of existing clients as well as the acquisition of new ones on one hand and on the other it will boost the confidence of the customers while using the E-banking services of their banks. Steps taken to spread more awareness among the dissatisfied E-banking customers will surely improve their confidence and satisfaction level towards their banks.

Apart from spreading the awareness, the technical issues faced by the customers while transacting should be immediately dealt with. The prompt resolution of technical queries on the part of banks would give a mental satisfaction to the customers that their money is in safe hands and there is minimum or no chances of their money getting wrongly transacted. Once the customers are mentally satisfied that their hard-earned savings will not get wrongly debited from their bank accounts, their confidence over the E-banking services would reach a different level. So, this fear of the customers' needs to be appropriately addressed.

This research is useful in determining consumer awareness of the e-banking system and the hinderances which they are facing while using the services electronically.

6. Limitation and Further Study

The present research is based on the primary study of 470 respondents only who are residing in the urban areas of Bhopal City of the state of Madhya Pradesh. Only E-banking services availed by the respondents are considered for the study.

There is a lot of scope for further researchers to combine the secondary sources of information with the primary research work to have a wider view of the awareness of customers for digital banking services. Also, the study can be taken further to other cities and states of the country as well. This study can also be enhanced if the E-banking services can be studied vis-a vis the traditional services offered by banks through their respective branches. A comparative study of the awareness of consumers in public and private sector banks in the city can also be taken forward.

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