CHAPTER 7: LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

7.1 Limitations

The study is restricted to Delhi and NCR due to resource constraints. The sample selected is limited to few areas which might limit the generalizability of results. The selection of four banks and their five branches are also another limitation. The respondents have been surveyed but might be limited in the ability to gain the exact type or geographic scope of respondents. The only use of non-probabilistic data collection methods for the survey is also a limitation. The commonly used quantitative statistical models used can only determine correlation, but not causation.

7.2 Future Research Directions

The banks can use the findings of the study to increase the Internet banking base. This study can give the significant step in identifying Internet banking adoption and its effect on total quality which can be tested on larger samples in an Indian context. Indian Government is currently engaged in increasing the digital platforms in country, in this way the Internet banking has more roles to play. The different factors of satisfaction and dissatisfaction of Internet banking customers can provide the insights to banking industry so that they incorporate the change in their overall operations. The knowledge boundaries of this research can be extended by taking a larger sample. The framework suggested in this thesis may be further tested by other researchers. The current study has included only Internet banking but further research can be carried out in the context of other digital platforms such as mobile banking, e-wallet banking.