


References


BanknetIndia’s ATM Survey Report 2006 released on December 2006.


References


References


306
References

I-Cube, 2008, Survey on internet usage in India, jointly conducted by IMRB International and Internet & Mobile Association of India (IAMAI) during September 08.


References


References


References


test of competing models", Information Systems Research, June, vol. 6, no.
2, pp.144 -176.

perception of quality”, Journal of Marketing, Vol 57, No. 4 pp 18-34.

Teas, R. K., (1994), Expectation as a Comparison Standard in Measuring Service
quality: An assessment of a reassessment”, Journal of Marketing, Vol 58,

Machines’ (ATMs) Service Encounters- An Empirical Model’ The Journal-


The Finnish Banker’s Association (2007) “Saving and borrowing in Finland” Spring

Distribution Channels”, Journal of Services Marketing, Vol.15, No.3 pp
168-185.

Symposium on Motivation, 1979: Beliefs, Attitudes and Values, Lincoln,
NE: University of Nebraska Press, 1980, pp. 159-295.

Method”, 6e Prentice-Hall of India Pvt Ltd, New Delhi, p 56-57.

Udupi city municipal council official website www.udupicity.gov.in accessed on 8th
June 2007.

Upadhyay, Saroj (2007), ‘The new currency of change :How banks are reinventing
themselves for the emerging challenges’ Indian Management, July, pp 86-
90.

and Agenda for Third Reforms’, Indian Journal of Marketing, June , Vol
37. No. 6 pp 12-22.

India, (ED) R K Uppal & Rimpi Jatana, New Century Publications, New
Delhi, pp 17.

evaluation of e-service: a portal site.”, International Journal of Service

February .


