

BIBLIOGRAPHY

- Abasanul Haque, Ahmad Zaki Hi Ismail, Abu Hayat Daraz, Issues of E-Banking Transaction: An empirical investigation on Malaysian customers perception, journal of Applied Sciences, vol.9, issue 10, pp. 1870-1879
- Abhay Jain B S Hundal Barriers In Mobile Banking Adoption In India. The IUP journal of Bank Management, August,2006, issue 3, pp. 64-73.
- Adelowo Solomon Adepoju Mohammed Enagi AlhassanChallenges of Automated Teller Machine (ATM) Usage and Fraud Occurrences in Nigeria – A Case Study of Selected Banks in Minna Metropolis *Journal of Internet Banking and Commerce*, August 2010, vol. 15, no.2).
- Afuah, A. (2003), “*Innovation Management*”, New York: Oxford University Press.
- Ahmed Audu, Sany Sanuri Mohd., Effects of Electronic Banking Facilities, Employment Sector and Age-Group on Customers’ Choice of Banks in Nigeria *Journal of Internet Banking and Commerce*, April 2010, vol. 15, no.1
- Almogbil, A. (2005), “*Security, Perceptions, and Practices: Challenges Facing Adoption of Online Banking in Saudi*”, Unpublished Ph.D. Thesis, George Washington University, Washington.
- Anguelov, Hilgert and Hogarth (2004) U.S. Consumers and Electronic Banking, 1995-2003, Federal Reserver Bulletin, winter 2004.
- Anne J. Broderick, Supattra Vachirapornpuk, (2002) "Service quality in Internet banking: the importance of customer role", *Marketing Intelligence & Planning*, Vol. 20 Iss: 6, pp.327 – 335. Arunachalam, L., & Sivasubramanian, M. (2007). The future of Internet Banking in India. *Academic Open Internet Journal*, 20, Retrieved on 21st September 2007 from <http://www.acadjournal.com/2007/V20/part6/p2/>.
- Bank Flag. Journal of the All India Bank Employees Association, Bombay March 1981.
- Barbara R. Lewis, Kurt E. Hoel, (1993) "Corporate Attitudes towards Electronic Banking in Norway", *International Journal of Bank Marketing*, Vol. 5 Iss: 4, pp.59

- Black N.J. Lockett A., Ennew C. & Winklhofer H. (2001), Adoption of Internet banking, a qualitative study, *International Journal of Retail & Distribution Management* 29 (8), pp. 390-398.
- Boateng, R. (2006), “Developing E-banking Capabilities in Ghanaian Banks”, *Journal of Internet Banking and Commerce*, Vol.11, No. 2, August. www.arraydev.com/commerce/JIBC/2006-08/Boateng.asp. Accessed on 05/09/07.
- Caalin Gurau, “Online banking in transition economies: the implementation and development of online banking systems in Romania”, *International Journal of Bank Marketing*, 2002, Vol.20, issue 6.
- Carlos Flavián, Miguel Guinalú, Eduardo Torres, (2006) "How bricks-and-mortar attributes affect online banking adoption", *International Journal of Bank Marketing*, Vol. 24 Iss: 6, pp.406 – 423
- Carmel Herington, Scott Weaven, (2009) "E-retailing by banks: e-service quality and its importance to customer satisfaction", *European Journal of Marketing*, Vol. 43 Iss: 9/10, pp.1220– 1231
- Chalam, G.V.; and Nageswara, K.S. (2006), “E-banking Application in Indian Banks: Emerging Issues”, *Professional Banker*, Vol.17, No.2, February 2006, pp.72-82.
- Cheung, M.T.; and Liao, Z. (2003), “Challenges to Internet E-banking” *Communication of ACM*, Vol.46, No.12, pp.248-250.
- Chien-Ta Bruce Ho, Wen-Chuan Lin, (2010) "Measuring the service quality of internet banking: scale development and validation", *European Business Review*, Vol. 22 Iss: 1, pp.5 – 24.
- Christopher Gan, Mike Clemes, Visit Limsombunchai, Amy Weng, (2006) "A logit analysis of electronic banking in New Zealand", *International Journal of Bank Marketing*, Vol. 24 Iss: 6, pp.360 – 383.
- Chuang, Chao Chao, Hu, Fu-Ling, Exploring Customers’ Perceptions of E-banking Service, *Journal of Global Business Issues*, Summer 2010.
- Cynthia B. (2000). The measurement of white-collar crime using Uniform Crime Reporting (UCR) Data. S department of Justice, Federal Bureau of Investigation, New York.

- Dannenberg, M.; and Kellner,D.(1998), “ The Bank of Tomorrow with Today’s Technology”, *International Journal of Bank Marketing*, Vol.16, No. 2, pp. 90-97.
- David H. Wong, Nexhmi Rexha, Ian Phau, (2008) "Re-examining traditional service quality in an e-banking era", *International Journal of Bank Marketing*, Vol. 26 Iss: 7,2008 pp.526 – 545.
- Desai Raghunath (2007) E-Banking, Srishti Book Distributers, New Delhi, ISBN 978-81-89948-13-9.
- Divya Singhal and V. Padhmanabhan, A Study on Customer Perception Towards Internet Banking: Identifying Major Contributing Factors, *The Journal of Nepalese Business Studies* Vol. V, No. 1, 2008, December pp. 101-111
- Dr. Ashish Srivastava, Mobile phone banking, 2006, Professional banker pp. 11-16, the icfai university press.
- Dr. Firdos T. Shroff(2007) Modern Banking Technology, Northern Book Centre, New Delhi. ISBN-81-7211-X.
- Durkin, G. M ;and Howcroft, B. (2003), “Relationship Marketing in Banking Sector: The Impact of New Technologies”, *Marketing Intelligence and Planning*, Vol. 21, No. 3, pp. 61-71.
- Entrust. (2008), “Phishing Attack”,
<<http://www.entrust.com/phishing/index.html>>.
- Erickson, K.; Kerem, K.; and Nilson, D. (2005), “Customer Acceptance of Internet Banking in Estonia”, *International Journal of Bank Marketing*, Vol. 23, No. 2, pp. 200-216.
- Flavian, C.; Guinaliu, M.; and Torres, E.(2006), “How Brick and Mortar Attributes Affect Online Banking Adoption”, *International Journal of Bank Marketing*, Vol. 24, No.6, pp. 406-423.
- Fulbag Singh & Davinder Kaur Customer Awareness Regarding Banking Services: An Empirical Study, volxxxi no 2, july-sep 2010,vinimaya archives.
- Furst, K.; Lang., W.W; and Nolle, E.W. (2002), “E-banking in the U.S.”, *E-banking: Global Perspective* by Vivek Gupta, ICFAI, pp. 14-26.

- Gan, C.; Clemes, M.; Bunchai Limson, V.; and Weng, A. (2006), “A Logit Analysis of Electronic in New Zealand”, *International Journal of Bank Marketing*, Vol. 21, No. 6, pp. 360-383.
- Gaston Leblanc, (1993) "Customer Motivations: Use and Non-use of Automated Banking", *International Journal of Bank Marketing*, Vol. 8 Iss: 4, pp.36 – 40.
- Gaston Leblanc, (1993) "Customer Motivations: Use and Non-use of Automated Banking", *International Journal of Bank Marketing*, Vol. 8 Iss: 4, pp.36 – 40.
- Giannakoudi, S. (1999) ‘Internet banking: the digital voyage of banking and money in cyberspace’, *Information and Communications Technology Law*, Vol. 8, No. 3, pp.205–243.
- Godse, Vasant., (2005) ‘Technology: An Impact Analysis’, *Bank Quest, The Journal of Indian Institute of Banking & Finance*, Vol. 76, No.1, pp 14-17.
- Hans H. Bauer, Maik Hammerschmidt, Tomas Falk, (2005) "Measuring the quality of ebanking portals", *International Journal of Bank Marketing*, Vol. 23 Iss: 2, pp.153 – 175.
- Harris, L.; and Spence, J. (2002), “The Ethics of E-banking”, *Journal of Electronic Commerce Research*, Vol.3, No.2, pp.59-66.
- Hasan banu.S, in ”Customer service in rural banks”. An analytical study of attitude of different types of customers towards banking services” *IBA Bulletin*, Vol.xxxvi, No.8, August 2004, pp 21-29.
- Heggade O D, in ” Banker-customer relationship in India, Mohit Publication, (2000), New Delhi,
- Howcroft, B., Hamilton, R. and Hewer, P. (2002) ‘Consumer attitude and the usage and adoption of home-based banking in the United Kingdom’, *The International Journal of Bank Marketing*, Vol. 20, No. 3, pp.111–121.
- <http://kannanpersonal.com/inbank2/e-banking/rbi-role.html>.
- Hua, Guangying 2009. An Experimental Investigation of Online Banking Adoption in China, *Journal of Internet Banking and Commerce*, April, Vol.14,
- Joseph H.Plummer, Life style Patterns and commercial bank credit and usage, *Journal of marketing* vol.35, 1971 pp. 35-41.

- Joseph, M.; and Stone, G. (2003), “An Empirical Evaluation of US Bank Customer Perception of the Impact of Technology on Service Delivery in Banking Sector”, *International Journal of Retail and Distribution Management*, Vol.31, No.4, pp. 190-202.
- Kaleem, A. and Ahmed, S. (2008), “ Bankers Perception of Electronic Banking in Pakistan”, *Journal of Internet Banking and Commerce*, Vol.13 No.1, www.arraydev.com/commerce/jibc. Accessed on 16/08/07.
- Karjaluoto, H., Mattila, M. and Pentto, T. (2002),”Factors underlying attitude formation towards online banking in Finland”, *International Journal of Bank Marketing*, Vol. 20, No.6, pp 261-272.
- Kautish,S. (2008), “Online Banking : A Paradigm Shift”, *E-Business*, Vol. 8, No.10, pp. 54-59.
- Keldon Bauer and Scott E.Hein, The effect of heterogeneous risk on the early adoption of internet banking technologies, *Journal of Banking & Finance*, Vol. 30, Issue 6, june 2006, pp. 1713-1725.
- Khalfan.et al,2006, Factors influencing the adoption of internet banking in Oman, a descriptive case study analysis. *International Journal of Financial services management*. 1(2) pp. 155-172
- Khan, M.S., Mahapatra, S.S. and Sreekumar (2009) ‘Service quality evaluation in internet banking: an empirical study in India’, *Int. J. Indian Culture and Business Management*, Vol. 2, No. 1, pp.30–46.
- Kolodinsky J. M., Hogarth, J. M. and Hilgert, M. A. (2004), “The Adoption of electronic banking technologies by US consumers”, *International Journal of Bank Marketing*, Vol. 22, No.4, pp 238-259.
- Krishnan,B.(2001), “Electronic Banking in Malaysia: A Note on Evolution of Services and Consumer Reaction,<http://www.arraydev.com/commerce/JIBC> 2005-08/Krishnan.try.asp. Accessed on 16/08/07.
- Kuisma, T.; Laukkanen, T.; and Hiltunen, M. (2007), “Mapping the Reasons for Resistance to Internet Banking: A Means-end Approach”, *International Journal of Information Management*, Vol.27, pp.75-85.
- Laukkanen, T. (2007), “Customer Preferred Channel Attributes in Multi-Channel Electronic Banking”, *International Journal of Retail and Distribution Management*”, Vol. 35, No.5, pp.393-412.

- Lee, M.C. (2009), “Factors Influencing the Adoption of Internet Banking: An Integration of TAM and TPB with Perceived Risk and Perceived Benefit”, *Electronic Commerce Research and Applications*. P.2.
- Leeladhar, V. (2006), Inaugural address by at the seminar on "Indian Banks and the Global Challenges" organized jointly by the Indian Merchants' Chamber and the Indian Banks' Association in Mumbai on January 31, viewed at <http://rbidocs.rbi.org.in/rdocs/Speeches/DOCs/68615.doc> on 4/06/08.
- Liao, Z.; and Wong, K.W.(2007),“ The Determinants of Customer Interaction with Internet Enabled E-Banking Services”, National University of Singapore, Department of Economics, Working Paper, No.0701.
- Lin, L.; Geng X.; and Whinston A. (2001), “A New Perspective to Finance and Competition and Challenges for Financial Institutions in the Internet Era,” *Bank of International Settlements Papers*, No.7, pp. 13-25.
- Lustik, O. (2003), “Electronic Banking in Estonia”, Paper Provided by Faculty of Economics and Business Administration, University of Tartu (Estonia),Vol.21.
- Mahdi Salehi, Alipour, Mehrdad, “E-banking in Emerging economy: Empirical evidence of Iran”, *International Journal of economic and finance*, February 2010, vol.2, issue 1, pp. 201-209.
- Malhotra, P & Singh, B., “The Impact of Internet Banking on Bank Performance and Risk: The Indian Experience,” *Eurasian Journal of Business and Economics*, vol. 2, no. 4, pp. 43-62, 2009.
- Manoharan, B. (2007,“Indian E-payment System and its Performance”, *Professional Banker*,Vol.7, No.3, pp. 61-69.
- Mantel, B. (2000), “Why Don't Customers Use E-banking Products: Towards a Theory of Obstacles, Incentives and Opportunities”, FRB Chicago Working Paper No. EPS-2000-1.
- N Sakthivel & P Murugeswari Customers' Attitude Towards Internet Banking : A Study with Reference to ICICI Bank, oct-dec 2009.volxxx no 3,vinimaya archives.
- Ndubisi Nelson Oly, Sinti, Queenie (2006). “Consumer Attitudes, System’s Characteristics and Internet Banking Adoption in Malaysia”, *Management Research News*, 29 (1/2): 16-27.

- Neha Dixit, Dr. Saroj K. Datta Acceptance of E-banking among Adult Customers: An Empirical Investigation in India *Journal of Internet Banking and Commerce*, August 2010, vol. 15, no.2.
- Nelubiri, O.N.; and Sinti,Q. (2006), “Consumers Attitudes, Systems Characteristics and Internet Banking Adoption in Malaysia”, *Management Research*, Vol. 29, No.1/2,pp.16-27.
- Padmanaban.G, Chief Manager-in-charge, Department of information technology, Reserve bank in the Banknet India’s Bank Tech Submit at Taj Lands Ends, Mumbai, on September 2005.
- Pegu, R. (2000) ‘Net-banking is fast becoming popular’, *The Week*, 25 June.
- Pikkarainen, T., Pikkarainen, K., Karjaluoto, H. and Pahnila, S. (2004), “Consumer Acceptance of online banking: an extension of technology acceptance model” *Internet Research*, Vol. 14, No. 3, pp 224-235.
- Pikkarainen, T.; Karjaluoto, H.; and Pahnila, S. (2004), “Consumer Acceptance of Online Banking: An Extension of the Technology Acceptance Model”, *Internet Research*, Vol.14, No. 3, pp. 224-235.
- Pooja Malhotra, Balwinder Singh,(2010), “An analysis of internet banking offerings and its determinants in India”, *Internet Research*,2010, vol.20, issue 1, pp 887-106.
- R K Uppal & Rimpi Kaur Indian Banking Moving Towards a Better Tomorrow volxxix. no 3 oct-dec 2008, Vinimaya archives.
- Raghavan, R.S.(2006), “Perception of Indian Banks in 2020”, *Journal of Accounting And Finance*, Vol.55,No.4,pp.600-606.
- Rajesh Kumar Srivastava (India), *Innovative Marketing*, Volume 3, Issue 4, 200.
- Rajneesh De and Padmanabhan, Chitra, (2002), “Internet Opens New Vistas for Indian Banking” ,*Express Computer*, 16th September issue accessed through <http://www.expresscomputeronline.com/20021202/banks1.shtml> on 7/06/2008.
- Ramakrishnan, V.M. (1999), “Contemporary Banking- Strategic imperatives for Public Sector Banks”, *Banking & Finance*, September 1999, p.3.
- Ramani, D. (2007),“The E-Payment System”, *E-business*, Vol.7, No.5, pp.35-41.

- Ratnasingam Pauline (2002), “The Importance of Technology Trust in Web Services Security”, *Information Management & Computer Security*, 10 (5): pp.255-260.
- Reeti Agarwal, Sanjay Rastogi and Ankit Mehrotra, Customers’ perspectives regarding ebanking in an emerging economy *journal of retailing and consumer services*, vol.16,issue 5, September 2009, pp. 340-351.
- Robbins, E. (2006) “Has Electronic Banking Affected the Performance of Bank Location?”, Article Provided by Federal Reserve Bank of Kansas City in *Journal of Financial Industry Perspective*.
- Rose, P.S. and Hudgins, S.C. (2005) *Bank Management and Financial Services*, New York: McGraw-Hill Irwin.
- Sakkthivel, A.M., (2006, December) ‘Impact of demographics on the consumption of different services online in India’, *Journal of Internet Banking and Commerce*, Vol. 11, No. 3.
- Saleh and Anderea 2002, challenges of the e-banking revolution, a quarterly magazine of international monetary fund (IMF) ,vol. 39,no.3,pp 34-56.
- Sambrani, Smitha and Suryanarayana A. (2007), “Technology Reforms in Banking: An analytical study of the Indian banking industry in the post-liberalisation era”, proceedings of the National conference on ‘Banking Sector- Retrospects and Prospects’, organized by Manipal Institute of Management, Manipal during 25-27th May.
- Sarangapani, A.; and Mamatha, T.(2008a),“E-banking: Implementation and Challenges”, *E-Business*, Vol. 9, No.7, pp.32-34.
- Sathye, M. (1999), “Adoption of Internet Banking by Australian Consumers: An Empirical Investigation”, *International Journal of Bank Marketing*, Vol.17, No.7, pp. 324-334.
- Sathye, Milind (1999) “Adoption of Internet Banking by Australian Consumers of Internet banking by Australian Consumers: An Empirical Investigation” *International Journal of Bank Marketing*, Vol. 17, No.7 pp. 324-334.
- Serkan Akinci, Safak Aksoy, Eda Atilgan, “Adoption of internet banking among sophisticated. consumer segments in an advanced developing country”, *International journal of bank marketing*, vol. 22, issue 3, 2004.

- Shastri R V (2001), "Technology for Banks in India-Challenges", IBA Bulletin, Vol. XXIII, No.3 (March) pp.23-45.
- Singh, M. A. (2004), "Trends in South African Internet Banking", *Journal of New Information Perspective*, Vol. 56, No. 3, Accessed on 18/06/07.
- Singh, S. C.; and Singh, S. (2002), "Dynamics of Innovation in E-banking", http://csrc.Ise.ac.UK/qwp/qwp3diw/2002_0136/pdf, ECIS 2002, June 6-8, Gdansk, Poland, pp. 1527-1535.
- Sourabh Sharma & K S Thakur, A Comparative Study of Customer Satisfaction from Virtual Banking in Public and Private Sector Banks April-june 2010, vol.xxxi, no 1, Vinimaya archives.
- Suresh, R. (2008), "E-banking :The Core Capabilities to Exploit", *The Management Accountant*, Vol.43, No.6,June, pp. 49-53.
- Sureshchander, G.S.; and Rajendran, C.; and Anantharaman,R.N. (2003), "Customer Perception of Service Quality in the Banking Sector of a Developing Economy: A Critical Analysis", *International Journal of Bank Marketing*, Vol.21, No.5, pp.233-242.
- Tahir Masood Qureshi,Muhammed Khaqan Zafar,2008, Journal of internet banking and commerce, April 2008,vol.13,No.1.,Consumer Acceptance of Online Banking in Developing Economies.
- Talwar, S.P. (1999), "IT and Banking Sector", *RBI Bulletin*, Vol.53, No.8, August, pp. 985-992.
- Terry M. Wickre, Product differentiation in Bank Card marketing, *Bank Marketing*, 1980 pp. 14-17.
- Tommi Laukkanen, (2007) "Customer preferred channel attributes in multi-channel electronic banking", *International Journal of Retail & Distribution Management*, Vol. 35 Iss: 5, pp.393 – 403.
- Tommi Laukkanen, (2007) "Internet vs mobile banking: comparing customer value perceptions", *Business Process Management Journal*, Vol. 13 Iss: 6, pp.788 – 797.
- Unnithan, C.R. and Swatman, P. (2001) E-banking Adaptation and Dot.Com Viability: A Comparison of Australian and Indian Experiences in the Banking Sector, Working Paper, School of Management Information Systems, Deakin University, No. 14.

- Uppal R K (2006), Indian Banking and information technology, new century Publications, New Delhi.
- Uppal, R.K. and Kaur, Rimpi (2007) ‘Banking Sector Reforms: Rationale, Efficacy and Agenda for Third Reforms’, Indian Journal of Marketing, June , Vol 37. No. 6 pp. 12-22.
- Uppal,R.K.;Chawla,Rosy,(2009), “E-Delivery Channel-based Banking Services: An Empirical Study”, ICFAI Journal of Management Research, July 2009, Vol.8,Issue 7, P 7-33.
- Vinh Sum Chau, Liqing W.L.C. Ngai, (2010) "The youth market for internet banking services: perceptions, attitude and behaviour", Journal of Services Marketing, Vol. 24 Iss: 1, pp.42 – 60.
- Vissapragada Srinivas, August 2009, No more traditional banking only virtual, pg 41,professional banker, The icfai university press.
- Walter, H.R. (2006), “Why Consumers Use and Do Not Use Technology Enabled Services”, *Journal of Service Marketing*, Vol. 20, No. 2, pp.125-135.
- Yu , M.C. ; and Boon, H.O.(2003), “Success Factors in E-channels: The Malaysian Banking Scenario”, *International Journal of Bank Marketing*,Vol.21,No.7, pp. 369- 377.
- Ziqi Liao and Michael Tow Cheung, Internet-based e-banking and consumer attitudes: an empirical study *Information & Management*, Volume 39, Issue 4, January 2002, pp. 283-295.