

## **BIBLIOGRAPHY**

Ajzen, I. (1991). The Theory of Planned Behaviour. *Organizational Behaviour and Human Decision Processes*, 50, pp.179-211.

Ajzen, I. (1985). *From Intentions to Actions: A Theory of Planned Behaviour*. in *Action Control* (Kuhlman, J., and Beckman, J. (Eds) , From Cognition to Behaviour, pp.11-39 ). Heidelberg: Springer.

Ajzen, I., & Fishbein, M. (1980). *Understanding Attitudes and Predicting Social Behavior* . Englewood Cliffs, NJ: Prentice-Hall,Inc.

Alsajjan, B. A., & Dennis, C. (2006). The Impact of Trust on Acceptance of Online Banking. *In Proceedings of European Association of Education and Research in Commercial Distribution, 27-30 June 2006, Brunel University West London, United Kingdom* 19 pages.

Arunachalam, L., & Sivasubramanian, M. (2007). The future of Internet Banking in India. *Academic Open Internet Journal*, 20, Retrieved on 21-Sep-2007 from <http://www.acadjournal.com/2007/V20/part6/p2/>.

Automated teller machine. (2007, May 10). In *Wikipedia, The Free Encyclopedia*, Retrieved 07:21, May 14, 2007, from [http://en.wikipedia.org/w/index.php?title=Automated\\_teller\\_machine&oldid=129950108](http://en.wikipedia.org/w/index.php?title=Automated_teller_machine&oldid=129950108).

Awamleh, R., & Fernandes, C. (2005). Internet Banking: An empirical investigation into the extent of adoption by banks and the determinants of customer satisfaction in the United Arab Emirates. *Journal of Internet Banking and Commerce*, 10(1) Retrieved on 20 June 2007 from <http://www.arraydev.com/commerce/jibc/2005-02/raedcedwyn1.HTM>.

Awamleh, R., & Fernades, C. (2006). Diffusion of Internet Banking amongst educated consumers in a high income non-OECD country. *Journal of Internet Banking and Commerce*, 11(3) Retrieved on 10-Jun-2007 from <http://www.arraydev.com/commerce/JIBC/2006-12/Awamleh.html>.

Bagozzi, R. P., Baumgartner, H., & Yi, Y. (1992). State versus action orientation and the theory of reasoned action: an application to coupon usage. *Journal of Consumer Research*, 18(4).

Bamberg, S., Ajzen, I., & Schmidt, P. (2003). Choice of travel mode in the theory of planned behavior: The roles of past behavior, habit, and reasoned action. *Basic and Applied Social Psychology*, 25, pp. 175-188.

Bandura A.. (1982). Self-efficacy mechanism in human agency. *American Psychologist*, 37(2), pp. 122-147.

Bandura, A.. (1997). *Self-efficacy: The Exercise of Control*. NY: W.H. Freeman and Company.

Bandyopadhyay, K., & Fraccastoro, K. A. (2007). The Effect of Culture on User Acceptance of Information Technology. *Communications of the Association for Information Systems, 19*, pp. 522-543 (Article 23).

Bhatnagar, A., Misra, S., & Rao, H. R. (2000). On Risk, Convenience, and Internet Shopping Behavior. *Communications of the ACM, 43*(11), pp. 98-105.

Bobbitt, L. M., & Dabholkar, P. A. (2001). Integrating attitudinal theories to understand and predict use of technology-based self-service: The Internet as an illustration. *International Journal of Service Industry Management, 12*(5), pp. 423-450 (DOI = 10.1108/EUM00000000006092).

Burton-Jones, A., & Hubona, G. S. (2005). Individual differences and usage behavior: revisiting a technology acceptance model assumption. *SIGMIS Database, 36*(2), pp. 58-77 (DOI=10.1145/1066149.1066155).

Cao, X., & Mokhtarian, P. L. (2005). The Intended and Actual Adoption of Online Purchasing: A Brief Review of Recent Literature. In Institute of Transportation Studies, University of California, Davis, Research Report UCD-ITS-RR-05-07. Retrieved on 10-jun-2007 from [http://pubs.its.ucdavis.edu/download\\_pdf.php?id=49](http://pubs.its.ucdavis.edu/download_pdf.php?id=49).

Carlson, J., Furst, K., Lang, W. W., & Nolle, D. E. (2001). Internet Banking: Market Developments and Regulatory Issues. *The New Economy: What Has Changed, and the Challenges for Economic*

*Policy, Society of Government Economists Conference 2000,*

Retrieved on May 10,2007 from

<http://www.occ.treas.gov/netbank/SGEC2000.pdf>.

Centeno, C. (2003). Adoption of Internet Services in the Enlarged European Union - Lessons from the Internet banking case. In *Joint Research Centre (Report EUR 20822 EN)*, European Commission Joint Research Centre (DG JRC). Retrieved on April 20,2007 from <http://fiste.jrc.es/download/eur20822en.pdf>.

Chan, S. C. (2001). *Understanding Adoption and Continual Usage Behaviour towards Internet Banking Services in Hong Kong.*

Unpublished Master of Philosophy thesis, Lingnan University.

Chang, Y. T. (2005). Dynamics of Internet Banking Adoption. *ESRC Centre for Competition Policy (CCP Working Paper 06-3)*. Norwich: University of East Anglia.

Chen, L., Gillenson, M. L., & Sherrell, D. L. (2004). Consumer acceptance of virtual stores: a theoretical model and critical success factors for virtual stores. *SIGMIS Database*, 35(2), pp. 8-31 (DOI=10.1145/1007965.1007968).

Cheung, S., Chan, K., S, & Wong S., Y. (1999). Relaxing the Theory of Planned Behavior in understanding waste paper recycling.

*Environment and Behaviour* , 31(5), pp. 587-612 .

Claessens, S., Glaessner, T., & Klingebiel, D. (2001). E-inance in Emerging Markets: Is Leapfrogging Possible?. In *Financial Sector*

*Discussion Paper No. 7*, 92 pages. The World Bank. Retrieved on May 10,2007 from <http://info.worldbank.org/etools/docs/library/83682/claessens%5Fleapfrogging.pdf>.

Compeau, D. R., & Higgins, C. A. (1995). Computer self-efficacy: development of a measure and initial test. *MIS Quarterly*, 19(2), pp. 189-211. (DOI=10.2307/249688).

Consumer Reports WebWatch. (2005). Leap of Faith: Using the Internet Despite the Dangers. In *Results of a National Survey of Internet Users for Consumer Reports WebWatch*, Retrieved on May 5, 2007 from <http://www.consumerwebwatch.org/>.

Daigle, J. J., Hrubes, D., & Ajzen, I. (2002). A comparative study of beliefs, attitudes, and values among hunters, wildlife viewers and other outdoor recreationists . *Human Dimensions of Wildlife*, 7, pp.1-19.

Davis, F., Bagozzi, R., & Warshaw, R. (1989). User Acceptance Of Computer Technology: A Comparison Of Two Theoretical Models. *Management Science*, 35(8), pp. 982-1003 .

Davis, F. D.. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), pp.318-339.

Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*, 35(8), pp.982-1003.

Deloitte. (2006). 2006 Global Security Survey. In *Deloitte & Touche LLP*, Retrieved on May 20,2007 from [http://www.deloitte.com/dtt/cda/doc/content/dtt\\_fsi\\_2006%20Global%20Security%20Survey\\_2006-06-13.pdf](http://www.deloitte.com/dtt/cda/doc/content/dtt_fsi_2006%20Global%20Security%20Survey_2006-06-13.pdf).

DeYoung, R. (2001). The Internets place in the banking industry. *Chicago Fed Letter* (No. 163), 4 pages. Retrieved on May 10,2007 from [http://www.chicagofed.org/publications/fedletter/2001/cflmar2001\\_163.pdf](http://www.chicagofed.org/publications/fedletter/2001/cflmar2001_163.pdf).

Dhillon, G. S. (1995). *Interpreting the management of information systems security*. Unpublished doctoral dissertation, London School of Economics and Political Science, England.

Fishbein, M., & Ajzen, I. (1981). *Attitudes and voting behaviour: An application of the theory of reasoned action* (G. M. Stephenson & J. M. Davis (Eds.) , Progress in applied social psychology (Vol. 1, pp. 95-125)). London: Wiley..

Fishbein, M. A., & Ajzen, I. (1975). *Belief, Attitude, Intention And Behavior: An Introduction To Theory And Research*, Reading, Ma: Addison Wesley .

Fox, S. (2005). The state of online banking. In *Pew Internet & American Life Project*, Pew Research Center. Retrieved on May 5,2007 from [http://www.pewinternet.org/pdfs/PIP\\_Online\\_Banking\\_2005.pdf](http://www.pewinternet.org/pdfs/PIP_Online_Banking_2005.pdf).

Fox, S., & Beier, J. (2006). Online Banking 2006: Surfing to the Bank. In *Pew Internet & American Life Project*. Retrieved on May 10,2007 from [http://pewinternet.org/pdfs/PIP\\_Online\\_Banking\\_2006.pdf](http://pewinternet.org/pdfs/PIP_Online_Banking_2006.pdf).

Francis, J., Eccles, M., Johnston, M., Walker, A., Grimshaw, J., Foy, R., Kaner, E. F., Smith, L., & Bonetti, D. (2004). *Constructing Questionnaires Based on the Theory of Planned Behaviour - A Manual for Health Services Researchers* . 42 pages. United Kingdom: Centre for Health Services Research - University of Newcastle.

Galliers, R. D.. (1994). Relevance and Rigour in Information Systems Research: Some Personal Reflections on Issues Facing the Information Systems Research Community. In B. C. Glasson, I. T. Hawryszkiewicz, B. A. Underwood, R. A. Weber (eds.) , *Proceedings of the IFIP TC8 Open Conference on Business Process Re-Engineering* pp. 93-101. Queensland, Australia .

Gefen, D., Straub, D., & Boudreau, M. C. (2000). Structural Equation Modeling Techniques and Regression: Guidelines For Research Practice. *Communications of AIS*, 4, (Article 7),77 pages.

- Gefen, D., & Straub, D. W. (1997). Gender Differences in the Perception and Use of E-mail: An Extension to the Technology Acceptance Model.. *MIS Quarterly*, 21(4), pp.389-400.
- Gefen, D. (2002). Customer Loyalty in E-Commerce. *Journal of the Association for Information Systems*, 3, Article 2, pp. 27-51.
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in Online Shopping: An Integrated Model. *MIS Quarterly*, 27(1), pp. 51-90.
- Gefen, D., & Straub, D. W. (1997). Gender Differences in the Perception and Use of E-Mail: An Extension to the Technology Acceptance Model. *MIS Quarterly*, 21(4), pp. 389-400.
- Ghosh, R. (1995). VSNL starts India's first Internet service today. In *The Indian Techonomist*, Retrieved on May 12,2007 from <http://dxm.org/techonomist/news/vsnlnow.html>.
- Gordon, L. A., Loeb, M. P., Lucyshyn, W., & Richardson, R. (2006). 2006 CSI/FBI COMPUTER CRIME AND SECURITY SURVEY. In *Computer Security Institute*, Retrieved on May 10,2007 from <http://public.www.planetmirror.com/pub/textfiles-pdf/security/fbi2006.pdf>.
- Greene, K., Hale, J. L., & Rubin, D. L. (1997). A test of the theory of reasoned action in the context of AIDS messages. *Communication Reports*, 10, pp. 21-33.



Guerrero, M. M., Egea, J. M., & González, M. V. (2005). Profiling the Adoption of Online Banking Systems in the European Union. *Journal of Internet Business, Issue 2*, Retrieved on 10-Jun-2007 from [http://bizfac.com/jib/iss02\\_egea.pdf](http://bizfac.com/jib/iss02_egea.pdf).

Gujarati, D. N. (1995). *Basic Econometrics*. New York: McGraw-Hill.

Gunn, H. (2002). Web-based Surveys: Changing the Survey Process. *First Monday, 7(12)* Retrieved on 10-May-2007 from [http://firstmonday.org/issues/issue7\\_12/gunn/index.html](http://firstmonday.org/issues/issue7_12/gunn/index.html).

Hair, J. F., Anderson, R. E., Tatham, R. L., & Black, W. C. (1992). *Multivariate Data Analysis with Readings*. New York: Macmillan.

Hoppe, R., Newman, P., & Mugeru, P. (2001). Factors Affecting the Adoption of Internet Banking in South Africa a Comparative Study. In *ER Project 2001*, 38 pages. Retrieved on 12-June-2007 from [http://www.commerce.uct.ac.za/InformationSystems/Research&Publications/Pubs2001/ER009\\_Factors%20Affecting%20the%20Adoption%20of%20Internet%20Banking.pdf](http://www.commerce.uct.ac.za/InformationSystems/Research&Publications/Pubs2001/ER009_Factors%20Affecting%20the%20Adoption%20of%20Internet%20Banking.pdf).

Hui, T. K., & Wan, D. (2004). The Role of Consumer Innovativeness in the Adoption of Internet Shopping in Singapore. *Journal of Internet Business, Issue 1 October 2004*, Retrieved on 20 Jun 2007 from [http://bizfac.com/jib/iss01\\_wan.pdf](http://bizfac.com/jib/iss01_wan.pdf).

Identity theft. (2007, May 18). *Wikipedia, The Free Encyclopedia* Retrieved 11:52, May 22, 2007, from

<[http://en.wikipedia.org/w/index.php?title=Identity\\_theft&oldid=131781645](http://en.wikipedia.org/w/index.php?title=Identity_theft&oldid=131781645).

IMRB, & IMAI. (2006). *Internet in India-2006 (Summary Report of I-Cube 2006)*. New Delhi: IMRB International(eTechnology Group@IMRB).

IOAI. (2005). *The Power Shopper:IOAI Ecommerce Report 2005*. 107 pages. Internet & Online Association of India (Available online from <http://www.ioaindia.com>).

James, K. E., & Hensel, P. J. (1991). Negative advertising: the malicious strain of comparative advertising. *Journal of Advertising*, 20(2).

Jarvenpaa, S. L., Tractinsky, N., & Saarinen, L. (1999). Consumer Trust in an Internet Store: A Cross-Cultural Validation. *Journal of Computer-Mediated Communication*, 5(2) Retrieved on 20-Jun-2007 from <http://jcmc.indiana.edu/vol5/issue2/jarvenpaa.html>.

Jarvenpaa, S. L., Tractinsky, N., & Vitale, M. (2000). Consumer trust in an Internet store. *Information Technology and Management*, 1(1-2), pp. 45-71 (DOI: 10.1023/A:1019104520776).

Johnson, R. A., & Wichern, D. W. (2002). *Applied Multivariate Statistical Analysis (5th Edition)*. New Jersey: Prentice-Hall.

Kamal, S., & Hassan, A. (2003). *Assessing the Introduction of Electronic Banking in Egypt using the Technology Acceptance Model*

(Eds. Mehdi Kosrow-Pour, *Annals of Cases on Information Technology*, Volume 5). USA: Idea Group Publishing.

Kamesam, V. (2001). Changing Faces of Banking Banking With Technology. *Inaugural address at the Conference of CMDs of public Sector Banks at IDRBT, Hyderabad on November 2, 2001*. Retrieved on June 5, 2007 from <http://rbidocs.rbi.org.in/rdocs/Speeches/PDFs/24183.pdf>.

Kamesam, V. (2003). Recent Technological Developments in Indian Banking. *Address delivered at Central Bank of Sri Lanka, Colombo on August 20, 2003*.

Karjaluoto, H., Mattila, M., & Pento, T. (2002). Factors underlying attitude formation towards online banking in Finland. *International Journal of Bank Marketing*, 20(6), pp. 261 - 272 ( DOI: 10.1108/02652320210446724).

Karjaluoto, H., Koivumäki, T., & Salo, J. (2003). Individual differences in private banking: Empirical evidence from Finland. *Proceedings of the 36th Hawaii International Conference on System Sciences (HICSS03)* 9 pages.

Karjaluoto, H., Mattila, M., & Pento, T. (2002). Electronic banking in Finland: Consumer beliefs and reactions to a new delivery channel. *Journal of Financial Services Marketing*, 6(4), pp.346-361.

Khalil, M. N., & Pearson, J. M. (2007). The Influence of Trust on Internet Banking Acceptance. *Journal of Internet Banking and*

*Commerce*, 12(2) Retrieved on 09 Sep 2007 from  
[http://www.arraydev.com/commerce/jibc/2007-08/Md\\_Nor\\_Final\\_PDF%20Ready.pdf](http://www.arraydev.com/commerce/jibc/2007-08/Md_Nor_Final_PDF%20Ready.pdf).

Kim, K., & Prabhakar, B. (2004). Initial Trust and the Adoption of B2C e-Commerce: The Case of Internet Banking. *SIGMIS Database*, 35(2), pp. 50-64. DOI=  
<http://doi.acm.org/10.1145/1007965.1007970>.

Kim, B. M., Widdows, R., & Yilmazer, T. (2005). The determinants of consumer's Adoption of Internet banking. In *Conference Series; [Proceedings]*, 35 pages. Federal Reserve Bank of Boston. Retrieved on 10-jun-2007 from  
<http://www.bos.frb.org/news/conf/payments2005/yilmazer.pdf>.

Kleinbaum, D. G., Kupper, L. L., & Muller, K. E. (1988). *Applied Regression Analysis and Other Multivariate Methods*. Boston: PWS.

Kling, R., & Lamb, R. (1999). IT and Organizational Change in Digital Economies: A Socio-Technical Approach. *Computers and Society (September)*, 29(3), pp. 17-25.

Klopping, I. M., & McKinney, E. (2004). Extending the Technology Acceptance Model and the Task Technology Fit Model to Consumer E--Commerce. *Information Technology, Learning, and Performance Journal*, 22(1), pp. 35-48.

Kothari, D. (2007). Count on IT: Banks are now just a click or SMS away. *The Week*, Vol.25 (No.48) October 28,2007, pp. 63-76.

Koufaris, M. (2002). Applying the Technology Acceptance Model and Flow Theory to Online Consumer Behavior. *Information Systems Research*, 13(2), pp. 205-223.

Kracher, B., Corritore, C. L., & Susan Wiedenbeck. (2005). A foundation for understanding online trust in electronic commerce. *Info, Comm & Ethics in Society*, 3(3), pp. 131-141.

Lee, Y., Kozar, K. A., & Larsen, K. R. (2003). The Technology Acceptance Model: Past, Present, and Future. *Communications of the Association for Information Systems*, 12, pp. 752-780 (Article 50).

Lee, E. J., Lee, J., & D. Schumann. (2002). The influence of communication source and mode on consumer adoption of technological innovations. *Journal of Consumer Affairs*, 36(1), pp. 1-27.

Legris, P., Ingham, J., & Colletette, P. (2003). Why do people use information technology?: a critical review of the technology acceptance model. *Information and Management*, 40(3), pp. 191 - 204 (DOI =10.1016/S0378-7206(01)00143-4).

Lowe, R. H., & Frey, J. D. (1983). Predicting Lamaze Childbirth Intentions and Outcomes: An Extension of the Theory of Reasoned Action to a Joint Outcome. *Basic and Applied Social Psychology*, 4(4), pp. 353-372.

Lowengart, O., & Tractinsky, N. (2001). Differential Effects of Product Category on Shoppers Selection of Web-Based Stores: A Probabilistic Modeling Approach . *Journal of Electronic Commerce Research*, 2(4), pp. 142- 156.

Madden, T., J., Ellen, P., S., & Ajzen, I. (1992). A comparison of the Theory of planned behavior and Theory of reasoned action . *Personality and Social Psychology Bulletin*, 18, pp. 3-9.

Malhotra, N. K.. (2002). *Marketing Research: An Applied Orientation (3rd Edition)*. Singapore: Pearson Education.

Malhotra, Y., & Galletta, D. F. (1999). Extending the Technology Acceptance Model to Account for Social Influence: Theoretical Bases and Empirical Validation. *In Proceedings of the Thirty-Second Annual Hawaii international Conference on System Sciences-Volume 1 - Volume 1 (January 05 - 08, 1999)* IEEE Computer Society, Washington, DC, 1006.

Mansumittrchai, , Sanchez, C. R., Arreola, D. M., & Minor M.S. (2006). Adoption of Internet Banking by Mexican Consumers: Factors Underlying Adoption Characteristics. *Proceedings of Global Conference on Business and Finance, San Jose, Costa Rica, May 31- June 3, 2006*.

Markus, M. L. (1983). Power, Politics, and MIS Implementation. *Communications of the ACM*, 26(6), pp. 430-444.

Mathieson, K.. (1991). Predicting User Intentions: Comparing the Technology Acceptance Model with the Theory of Planned Behaviour . *Information Systems Research*, 2, pp.173-191.

Mathieson, K., Peacock, E., & Chin, W. W. (2001). Extending the technology acceptance model: the influence of perceived user resources. *SIGMIS Database*, 32(3), pp. 86-112.

Mattila, M., Karjaluoto, H., & Pento, T. (2002). Customer Channel Preferences in the Finnish Banking Sector. *Journal of Marketing Channel*, 10(1), pp. 41-64.

Mattila, M., Karjaluoto, H., & Pento, T. (2003). Internet banking adoption among mature customers: early majority or laggards ?. *Journal of Services Marketing*, 17(5), pp. 514 - 528 (DOI: 10.1108/08876040310486294).

McCoy, C., & Fowler, R. T. (2004). You Are the Key to Security: Establishing a Successful Security Awareness Program. *Proceedings of SIGUCCS'04, October 1013, 2004, Baltimore, Maryland, USA*. pp. 346-349.

Mohan, R. (2004). Indian Banking and e-Security. *Reserve Bank of India Bulletin, November 2004*, 1029-1033. Mumbai: Reserve Bank of India.

Moore, G. C., & Benbasat, I. (1991). Development of an Instrument to Measure the Perceptions of Adopting an Information Technology Innovation. *Information Systems Research*, 2(3), pp. 192-222.

NIST. (1997). An Introduction to Computer Security: The NIST Handbook. In *NIST Special Publication 800-12*, Retrieved on May 10,2007 from <http://csrc.nist.gov/publications/nistpubs/800-12/handbook.pdf>.

Nitsure, R. R. (2003). E-banking:Challenges and Opportunities. *Economic and Political Weekly*, 38(51 & 52), 10 pages.

NSTISSC. (2000). NATIONAL INFORMATION SYSTEMS SECURITY (INFOSEC) GLOSSARY (NSTISSI No. 4009)., *NSTISSC Secretariat*, . Retrieved on May 1,2007 from <http://staff.washington.edu/dittrich/center/4009.pdf>.

NTT DoCoMo. (2007, May 6). *Wikipedia, The Free Encyclopedia* Retrieved 10:16, May 14, 2007, from [http://en.wikipedia.org/w/index.php?title=NTT\\_DoCoMo&oldid=128642170](http://en.wikipedia.org/w/index.php?title=NTT_DoCoMo&oldid=128642170).

Nunnally, J. C. (1967). *Psychometric Theory*. New York: McGraw-Hill.

Perumal, V. P. (2004). Internet Banking: Boon or Bane ?. *Journal of Internet Banking and Commerce*, 9(3) Retrieved May 22,2007 from <http://www.arraydev.com/commerce/JIBC/2004-12/Perumal.HTM>.

Phelan, P., & Reynolds, P. J. (1995). *Argument and Evidence: Critical Analysis for the Social Sciences*. London: Routledge.



Pikkarainen, T., Pikkarainen, K., Karjaluoto, H., & Pahnla, S. (2004). Consumer acceptance of online banking: an extension of the technology acceptance model. *Internet Research*, 14(3), pp. 224-235.

Polatoglu, V. N., & Ekin, S. (2001). An empirical investigation of Turkish consumers' acceptance of Internet banking services. *International Journal of Bank Management*, 19(4), pp. 156-165.

Rajneesh, D., & Padmanabhan, C. (16-Sep-2002). Internet opens new vistas for Indian banks. *Express Computers*, Retrieved on 27 April 2007 from <http://www.expresscomputeronline.com/20020916/indtrend1.shtml>.

Ravi, V., Carr, M., & Sagar, V. N. (2006). Profiling of Internet banking users in India using Intelligent techniques. *Journal of Services Research*, 6(2), pp. 61-73.

RBI. (2006). Report on Trend and Progress of Banking in India 2005-06. Mumbai: Reserve Bank of India.

RBI. (2005). Financial Sector Technology Vision Document. *Department of Information Technology* 24 pages. Mumbai: Reserve Bank of India.

RBI. (2001). Report on Internet Banking. Mumbai: Reserve Bank of India. (Retrieved on June 10,2007 from <http://rbidocs.rbi.org.in/rdocs/PublicationReport/Pdfs/21595.pdf>)

Reddy, Y. V. (September 2, 2006). Use of technology in the financial sector: Significance of concerted efforts. *Address by Dr. Y.V. Reddy, Governor, Reserve Bank of India at the Banking Technology Awards Function, 2006* Hyderabad: Institute for Development and Research in Banking Technology.

Rishi, M., & Saxena, S. C. (2004). Technological innovations in the Indian banking industry: the late bloomer. *Accounting, Business & Financial History, 14*(3), 15 pages (DOI: 10.1080/0958520042000277801).

Rogers, E. M.. (1983). *Diffusion of Innovations, 3rd Edition*. NY: The Free Press.

Rubens, P.. (2000). *Science and Technical Writing: A Manual of Style, Second Edition*. New York: Routledge.

Sathye, M.. (1999). Adoption of Internet banking by Australian customers: an empirical investigation. *International Journal of Bank Marketing, 17*(7), pp. 324-334.

Sato, S., & Hawkins, J. (2001). Electronic finance: an overview of the issues. In *BIS Paper 7*, Basel: Bank for International Settlements (BIS). Retrieved on April 20,2007 from <http://www.bis.org/publ/bispap07a.pdf>.

Schaaf, J. (March 2003). Cross-country online banking: Not much difference between the advanced clusters. *E-Banking snapshot*

(No.5), 5 pages. Germany: Deutsche Bank Research. (Available from <http://www.dbresearch.com>)

Schaaf, J. (June 2002). Managing multichannel -the reinvention of customer retention. *E-Banking snapshot* (No. 2), 6 pages. Germany: Deutsche Bank Research. ([www.dbresearch.com](http://www.dbresearch.com))

Schaaf, J. (December 2002). From front to back office: the industrialisation of banks is on the way. *E-Banking snapshot* (No.4), 5 pages. Germany: Deutsche Bank Research. ([www.dbresearch.com](http://www.dbresearch.com))

Schaaf, J. (March 2005). Five online banking trends in 2005. *E-Banking snapshots* (No. 13), 5 pages. Germany: Deutsche Bank Research. ([www.dbresearch.com](http://www.dbresearch.com))

Schaaf, J. (December 2004). Online banking: phishing for security. *E-Banking snapshots* (No. 12), 5 pages. Germany: Deutsche Bank Research. ([www.dbresearch.com](http://www.dbresearch.com))

Schaaf, J. (September 2002). Mobile bankings banana problem: Internet & New Economy Too little business in sight. *E-Banking snapshot* (No.3), 6 pages. Germany: Deutsche Bank Research.

Sciglimpaglia, D., & Ely, D. (2002). Internet Banking: A Customer-Centric Perspective. *Proceedings of the 35th Annual Hawaii International Conference on System Sciences (HICSS-35i02)* 10 pages.

Sheppard, B. H., Hartwick, J., & Warshaw, P. R. (1988). The Theory of Reasoned Action: A Meta-Analysis of Past Research with Recommendations for Modifications and Future Research. *Journal of Consumer Research*, 15, pp.325-343.

Shreyan, S., Chhatwal, S. S., Yahyabhoy, T. M., & Heng, Y. C. (2002). Dynamics Of Innovation In E-banking. In *ECIS*, Retrieved on September 28,2007 from <http://is2.lse.ac.uk/asp/aspecis/20020136.pdf>.

Singh, S., Chhatwal, S. S., & Heng, Y. C. (2002). Dynamics of Innovation in E-Banking. In *Proceeding of ECIS 2002 June 6 8, Gdansk, Poland* pp. 1527-1537.

Sivanand, C. N., & Geeta, M. (2004). Barriers to Mobile Internet Banking Services Adoption: An Empirical Study in Klang Valley of Malaysia. *Journal of Internet Business, Issue 1*, Retrieved on 10-Jun-2007 from [http://bizfac.com/jib/iss01\\_sivanand.pdf](http://bizfac.com/jib/iss01_sivanand.pdf).

Srikanth, R. P., & Padmanabhan, C. (2-Dec-2002). Indian banks cash in on delivery channels. *Express Computers- Banking Special*, Retrieved on 27 April 2007 from <http://www.expresscomputeronline.com/20021202/banks1.shtml>.

Straub, D. W. (1989). Validating Instruments in MIS Research. *MIS Quarterly* , 13(2), pp. 147-169.

Straub, D., Boudreau, M. C., & Gefen, D. (2004). Validation Guidelines for IS Positivist Research. *Communications of the Association for Information Systems*, 13, pp. 380-427.

Suganthi, Balachandher, & Balachandran. (2001). Internet Banking Patronage: An Empirical Investigation of Malaysia. *Journal of Internet Banking and Commerce*, 6(1). Retrieved on 20 June 2007 from [http://www.arraydev.com/commerce/jibc/0103\\_01.htm](http://www.arraydev.com/commerce/jibc/0103_01.htm)

Szanja, B.. (1996). Empirical evaluation of revised technology acceptance model. *Management Science*, 42(1), pp. 85-92.

Tan, M., & Teo, T., S.H. (2000). Factors Influencing the Adoption of Internet Banking. *Journal of the Association for Information Systems*, 1, pp. 1-42.

Tan, M., & Teo, T. S. (1999). The Diffusion of the Internet in a Pro-It Cultural Environment: A Content Analysis of the Singapore Experience. *Communications of AIS*, 2, Article 21, 48 pages.

Thomas, R. M.. (2003). *Blending Qualitative and Quantitative Research Methods in Theses and Dissertations*. California: Corwin Press.

Van Slyke, C., Comunale, C. L., & Belanger, F. (2002). Gender differences in perceptions of web-based shopping. *Commun. ACM*, 45(2), pp. 82-86 (DOI=10.1145/545151.545155).

Venkatesh, V., & Davis, F. D. (2000). A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Studies.

*Management Science*, 46(2), pp.186-204.

Walker, A. E., Grimshaw, J. M., & Armstrong, E. M. (2001). Salient beliefs and intentions to prescribe antibiotics for patients with a sore throat. *British Journal of Health Psychology*, 6, pp. 347-360.

Wang, Y. S., Wang, Y. M., & Lin, H. H. (2003). Determinants of user acceptance of Internet banking: an empirical study. *International Journal of Service Industry Management*, 14(5), pp. 501-519 (DOI = 10.1108/09564230310500192).

Whitman, M. E., & Mattord, H. (2003). *Principles of Information Security*. Singapore: Thomson Asia.

Young, H. M., Lierman, L., Powell-Cope, G., Kasprzyk, D., & Benoliel, J. Q. (1991). Operationalizing the Theory of Planned Behaviour. *Research in Nursing and Health*, 14, pp.137-144.

Zhou, L., Dai, L., & Zhang, D. (2007). Online Shopping Acceptance Model - A Critical Survey of Consumer Factors in Online Shopping. *Journal of Electronic Commerce Research*, 8(1), pp. 41-62.