PREFACE Worldwide the way in which banks deliver services has undergone a paradigm shift with the banks increasingly going in for electronic provisioning of services in the self-service mode through the various electronic channels. In India too this trend is visible. Tough competition and increasing customer expectations have forced all major commercial banks, irrespective of the sectors, to adopt the provision of banking services through ATMs, internet banking and mobile banking. The focus of this research is on technologies that customers independently use for banking without any interaction with or assistance from employees. They are termed as Self-Service Technologies or SSTs (Meuter, M.L et al., 2000). Even though these technologies have been prevalent in the Indian banking sector for over a decade and a half, very few studies have been carried out regarding the Indian bank consumers’ experience in using them and their concerns with these technologies. These modes of banking transactions using technology-enabled self-services have great potential to benefit both the customers as well as the banks. For the banks, the advantages are reduced transaction costs and lesser crowding in their branches. For the customers, these channels offer the convenience of doing bank transactions from the places of their choice, even homes and conducting them any time of the day they want. Despite the huge investments made by the banks in providing the services through these electronic channels and the aforementioned benefits it offers, it has been found that except for ATMs, adoption i.e., the acceptance and continued use of a product or service, of other channels like internet banking and mobile banking are yet to pick up in a big way among the bank customers. Persuading customers to use new technologies in service encounters is generally more challenging than employees’ use of new technologies as far as banks are concerned. In the delivery of the services, since technology can replace a firm’s employees, the use of technology is immensely beneficial to the service provider in that it can standardize service delivery, reduce labour costs and expand the options for provisioning of services. On the other hand it could be wastage of resources if not widely accepted by consumers. Thus, the focus of the research is to find out best ways to design, manage and promote new technologies in order to have the best chance of consumer acceptance (Curran and Meuter, 2005).
In the research study, the antecedent factors which include demographic, beliefs and attitudinal aspects of the respondents that aid the adoption of these self services have been studied. An attempt has also been made to find out the relationship of these antecedent factors and the resultant level of consumer’s acceptance. The entire study has been divided into six chapters. Each chapter presents a focused discussion which has been systemically as well as logically organized to facilitate readability and comprehension. Chapter one focused on the introduction of the research study wherein the concept of self-services technology has been discussed in detail. The chapter discusses the background of Indian banking sector in general and the technological development that has taken place in this sector in particular. The chapter gives a detailed account of theoretical underpinning building the concept of self-service technologies. In chapter two, literature on the theme ‘self-service technology’ and its adoption has been discussed. An extensive number of research papers, books, thesis and reports have been analyzed and a comprehensive review has been done on the subject matter to ascertain the findings and outcomes of the previous research done on the theme. Chapter three outlines the profile of the organizations taken up for the research study. The chapter gives a brief account of the corporate history, branch networking and technology enabled services provided by the bank, annual reports, corporate social responsibility, international presence, financial performance, corporate strategy and awards and recognition of the banks understudy. The successful completion of any research is dependent on the right selection of the research methods and techniques to collect necessary facts, figures and data. Chapter three presents the aspects like justification of the study, objectives and hypotheses of the study, scope of the study, data collection, sampling design, scale development, its pre-testing and purification, statistical tools used in the study and finally the limitations and implications of the study.

Chapter five analyzes the data pertaining to the IT-Enabled services provided by the banks. The chapter analyzes the effect of demographic factors on the acceptance level and also examines the attitudinal and behavioral determinants of acceptance level. The chapter also highlights the inter group comparison of the acceptance level among vi the banks understudy. The chapter also examines the relationship among antecedent factors and intentions of usage through means of structural equation modeling. Chapter six concludes the thesis by presenting the summary of the findings, managerial implications and suggestions, significant contribution that emerged from the study and recommendations for future research.