LIST OF ABBREVIATIONS

ATM: Automated Teller Machine
Avg: Average
C: Coefficient of Contingency
CCTVs: Close Circuit Televisions
CV: Coefficient of Variation
Chi\(^2\): Chi-Square Value
DD: Demand Draft
df: Degrees of Freedom
e-Bank: Electronic Bank
e-Banking: Electronic Banking
e-Delivery Channels: Electronic Delivery Channels
F: Fisher's Value (One way Analysis of Variance)
FD: Fixed Deposits
G-I: Public Sector Banks
G-II: Private Sector Banks
ICT: Information and Communication Technology
i.e.: That is
IT: Information Technology
M-PIN: Mobile Personal Identification Number
OTP: One Time Password
Pc: Percent
PIN: Personal Identification Number
P.G.: Post Graduate
RBI: Reserve Bank of India
Rs. Rupees
RTGS: Real Time Gross Settlement
S.A.: Strongly Agree
SD: Standard Deviation
S.D.: Strongly Disagree
SMS: Short Message Service
SPSS: Statistical Package for Social Sciences
S.S.: Senior Secondary
Tele-Banking: Telephone Banking
**User ID**: User Identification

**WAS**: Weighted Average Score

**w.r.t.**: With Respect to/With Regard to

**www**: World Wide Web

*: Significant at the 0.05 level

**: Significant at the 0.01 level