

Bibliography

BIBLIOGRAPHY

BOOKS

1. Mehta, B., & Dadhich, M.A. (2013). *Internet banking*. Discovery Publishing House Pvt, Ltd.
2. Kumar, D., Kapoor, S., & Khullar, N. (2007). *Internet Banking: A new paradigm, E-banking in India, Challenges and Opportunities*. New Century Publications.
3. Uppal, R.K. *E-banking in India: Challenges and opportunities*. New Century Publication.
4. Srivastava, U.K., Shenoy, G.V., & Sharma, S.C. *Quantitative Techniques for Managerial Decisions*, New Age International Pvt. Ltd., Publishers, Second Reprint Edition 2005.
5. Iyengar, V. (2007). *Introduction to banking*, Excel Books (1st ed).
6. Kothari, C R. & Gaurav Garg, *Research Methodology*, New Age International Pvt. Ltd., Publishers, Third edition, Edition 2012.

JOURNALS

1. Azouzi, D. (1970). The adoption of electronic banking in Tunisia: An exploratory study. *Journal of Internet Banking and Commerce*, 14(3), 1–11.
2. Batiz-Lazo, B., & Wood, D. (2002). Information technology innovations and commercial banking: A review and appraisal from an historical perspective. *Economic History*.
3. Khan, B. S. (2004). Consumer adoption of online banking: Does distance matter? *UC Berkeley*. <https://escholarship.org/uc/item/2bt1d76s>. Department of Economics.
4. Richard, S., & Zhu, W. (2005). *Internet banking: An Exploration in Technology Diffusion and Impact*, *Payment System Research Working Paper 05-05*.
5. Mobarek, A. (2007). E-Banking Practices and Customer Satisfaction - A Case Study in Botswana. In. *SSRN Electronic Journal 20th Australasian Finance and Banking Conference*. <https://doi.org/10.2139/ssrn.1011112>

6. Dimitriadis, S., & Kyrezis, N. (2010). Linking trust to use intention for technology- enabled bank channels: The role of trusting intentions. *Psychology and Marketing*, 27(8), 799–820. <https://doi.org/10.1002/mar.20358>
7. Xueta, Q. (2010). *Identifying diverse usage behaviours of smartphone*.
8. Wac, K., Ickin, S., & Hong, J.H. (2011). *Studying the experience of mobile applications used in different contexts of daily life* (ACM 978-1-4503-0800-7/11/08).
9. Raza, H., & Azeem, M. (2011). Customer satisfaction and awareness about Islamic banking system. *Journal of Business and Management*, 5(3), 89–97.
10. Ahmad, A. M. K. (2011) The Impact of Stakeholders on Health Services Development: An Empirical Investigation on the Surgical Department at King Fahd General Hospital, Saudi Arabia *International Journal of Marketing Studies*, 9(1). <https://doi.org/10.5539/ijms.v9n1p129> ISSN. (Print) (pp. 1918–719X).
11. Youngmibeek. (2012). *Analysis of users attitude towards apps, intention to use and continual consuming intention focused on mobile commerce*, <https://doi.org/10.5392/IJOC>
12. Seok Kang. (2014). Factors influencing intention of mobile application use. In *Journal of Mobile Communication*. Inderscience Enterprises Ltd, 12(4).
13. Ahmed, S., Abdullah, Z., & Rajesh Plait, R. (2015). A study of mobile application usage in Bangladesh. *SSRG-IJCSE*, 2 Issue.
14. Punjakunaporn, T. (2015). *Factors influencing official mobile application purchasing intention in Bangkok*.
15. Roy, S. K., Balaji, M. S., Kesharwani, A., & Sekhon, H. (2017). Predicting Internet banking adoption in India: A perceived risk perspective. *Journal of Strategic Marketing*, 25(5–6), 418–438. <https://doi.org/10.1080/0965254X.2016.1148771>
16. Prakash, A., & Malik, G. (2008). Empirical study of Internet banking in India. *Curie Journal*, 1(3).

17. Singhal, D., & Padhmanabhan, V. (2009). A study on customer perception towards Internet banking: Identifying major contributing factors. *Journal of Nepalese Business Studies*, 5(1), 101–111. <https://doi.org/10.3126/jnbs.v5i1.2088>
18. Ghazizadeh, S. (2012). *Acceptance Theory on Mobile Services and Applications' Unit (IT)*. University of Applied Sciences.
19. Kaushal S. K., Rakesh Kumar. (2012) Consumers, reaction towards smart phones: A study of students of university of Lucknow, India. New Delhi. (BVIMSR'S) *Journal of Management Research*, 1(2).
20. Saibaba, S., & Murthy, T. N. (2013). Factors influencing the behavioural intention to adopt Internet banking: An empirical study in India. *Researchers World*, 4(1), 77.
21. Mobile behaviour report (2014). Combining mobile device tracking and consumer survey data to build a powerful mobile strategy, <http://salesforce.com/marketing/cloud>.
22. Koti, K. (2016), Customer awareness and adaptability towards internet banking: A study of Indian banking industry. *International Journal of Humanities and Social Science Research* ISSN: 2455-2070, 2(8, August); Page No, 63–67.
23. Abhishek, S., Rao, Suryamani & Rituraj. (2017). Banking users' adoption of E-banking in Bihar. *Journal of Internet Banking and Commerce*, 22(1, April).
24. A publication of Apptentive The guide to customer retention for mobile apps: are you asking the right questions to improve your mobile customer retention. (2018). <http://www.apptentive.com>
25. Singh, R. R. et al. (2019). Interaction between online banking and its impact on financial performance of banking sector: Evidence from Indian Public Sector banks. *International Journal of Recent Technology and Engineering*, 8(2). ISSN: 2277-3878, 836–839.
26. Venkatesh, V., & Bala, H. (2008). Technology acceptance model and a research agenda on interventions. *Decision Sciences*, 39(2), 273–315. <https://doi.org/10.1111/j.1540-5915.2008.00192.x>

27. Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support Systems*, 44(2), 544–564. <https://doi.org/10.1016/j.dss.2007.07.001>
28. Mahmoud Al-jazzazi, A., & Sultan, P. (2014). Banking service quality in the Middle Eastern countries. *International Journal of Bank Marketing*, 32(7), 688–700. <https://doi.org/10.1108/IJBM-09-2013-0094>
29. Unal, P., Temize, T.T., & Eren, P. E. (2014). *Informative Institute*. METU, (BCSS).
30. Hassan, M., Kouser, R., Abbas, S.S., & Azeem, M. (2014). Consumer attitudes and intentions to adopt smartphone apps: Case of business students'. *Pakistan Journal of Commerce and Social Sciences* (Vol. 8. (3), 763–779).
31. Nielson. (2014). *Mobile App. Marketing Insights* (DOI: 10.58517/ In: ijitcs.2014).
32. Vinoth, S., & Rajkumar, R. (2015). Customer adoption of technology based banking services. *Indian Journal of Applied Research*, 5 | Issue : 8, ISSN -2249–555Xpg No 342-345.
33. Krupa, E. (2016), A Study on customer satisfaction towards e- banking services in Coimbatore, Indian Journal of applied research. M and Dr. R. Rajasekaran, Vi (VII), ISSN: 2249-555X No, P. G. 119–122.
34. Sunith, C. K. (2019). Customer satisfaction in E-banking services. *International Journal of Business and Management Invention (IJBMI)* ISSN [Online]. ISSN (print): 2319–801X. <http://www.ijbmi.org>, 8028 p. 2319 || Volume 8 Issue 01 Ver. II.
35. Sathyabama, K. (2019). *A study on Customer Satisfaction towards Internet Banking services in Thoothukudi city*. *Research gate*.
36. Frei, F. X., Kalakota, R., Leone, A. J., & Marx, L. M. (1999). Process variation as a determinant of bank performance: Evidence from the retail banking study. *Management Science*, 45(9), 1210–1220. <https://doi.org/10.1287/mnsc.45.9.1210>
37. Boss, S., Mc Granahan, D., & Al Mehta. (2000). *McKinsey Quarterly*.

38. Jaruwachirathanakul, B., & Fink, D. (2005). Internet banking adoption strategies for a developing country: The case of Thailand. *Internet Research*, 15(3), 295–311. <https://doi.org/10.1108/10662240510602708>
39. Diniz, E., Porto, R. M., & Adachi, T. (2005). Internet banking in Brazil: Evaluation of functionality, reliability and usability. *Electronic Journal of Information Systems Evaluation*, 8(1), 41–50.
40. Dospineseu, O., & Rusu, D. (2005). The adoption of electronic banking services in developing countries-The Romanian Case. *Computer World Romania*, vol. no. 9, 268.
41. 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).
42. Eriksson, Kent & Kerem, Katri & Nilson, Daniel (2005). Customer acceptance of Internet banking in Estonia. *International Journal of Bank Marketing*. 23.10.1108/02652320510584412.
43. Floh, A., & Treiblmaier, H. (2006). *What keeps the e-banking customer loyal? A multigroup analysis of the moderating role of consumer characteristics on e-loyalty in the financial service industry. A Multigroup Analysis of the moderating Role of consumer Characteristics on E-loyalty in the Financial Service Industry. (March 26, 2006).*
44. Yoon, C. (2010). Antecedents of customer satisfaction with online banking in China: The effects of experience. *Computers in Human Behavior*, 26(6), 1296–1304. <https://doi.org/10.1016/j.chb.2010.04.001>
45. Alsajjan, B., & Dennis, C. (2010). Internet banking acceptance examination. *Journal of Business Research*, 63(9), 957–963.
46. Flood, D., Harrison, R., Iacob, C., & Duce, D. (2011). *Evaluating mobile applications: A spread sheet case study @brookes.ac.uk.*
47. Banda, L. S. (2011). *What are the main determinants for the attitude to use mobile phone application in Suriname (MBA)-(MSM)-FHR Lim A Po Institute.*

48. Bowen, K., & Pistilli, M. D. (2012). Student Preferences for mobile app usage. *Educause Centre for Applied Research*.
49. Yoon, Hyun Shik & Linsey M. Steege (2013). Development of a quantitative model of the impact of customers' personality and perceptions on Internet banking use. *Comput. Hum. Behav.*, 29, 1133-1141.
50. Rakestraw, Rangamohan versus Ennui, Kasuganti (2012) 'Mobile app industry: A case study', 'journal of business cases and applications' (© AABRI).
51. Victoria A. Seitz & Nada M. Aldebasi. (2013). *The effectiveness of branded mobile apps on users' brand attitudes and purchase intentions*. "REBS" Vol. 9 ISS. (1843-). 1 p.p. ISSN, 763x, 141-154.
52. Flora, H. K., Wang, X., & Chande, S. V. (2014). An investigation on the characteristics of mobile applications: A survey study. *International Journal of Information Technology and Computer Science*, 6(11), (21-27) (DOI: 10.58515/In: ijitcs.2014.11.03), <https://doi.org/10.58515/ijitcs.2014.11.03>
53. Ling, G. M., Fern, Y. S., Boon, L. K., & Huat, T. S. (2016). Understanding customer satisfaction of internet banking: A case study in Malacca. *Procedia Economics and Finance*, 37, 80-85. [https://doi.org/10.1016/S2212-5671\(16\)30096-X](https://doi.org/10.1016/S2212-5671(16)30096-X)
54. *Interpret tap joy company Mobile attitude and segmentation research*. (2017).
55. Subbarao, D. (2009). *Information Technology and Banking- A Contributing Agenda keynote address delivered at the Institute for Development and Research in Banking Technology, Hyderabad*.
56. Kavitha, T. N. R., & Yogeswari, K. (2011) A study on customer attitude towards smartphones with special references to chit-ode, Erode Dist (ISOR. *JBM*) (e-ISSN: 2278-587X) pp. In. 33-36.
57. Modi, A. G., Patel, K. J., & Patel, K. M. (2013). Acceptance of Internet banking among retail customers: Survey evidence from Ahmedabad region. *IUP Journal of Bank Management*, 12(1), 63-71.

58. Chatterjee, A. (2016). *Factor affecting customer adaptation towards mobile apps in West Bengal*, 5(05) (ISSN, 2394–1537).
59. Hada, B. S. (2020). Impact of Internet banking on the customer satisfaction: Evidence from the Indian Banking Sector. *International Journal of Recent Technology and Engineering* ISSN: 2277-3878, 8 (6, March), 3833–3841. <https://doi.org/10.35940/ijrte.F8198.038620>
60. Sathye, M. (1999). Adoption of Internet-banking by Australian customers: An empirical investigation. *International Journal of Bank Marketing*, 17(17), 324–334.
61. Marenzi, O. Celent Communications 2002. <http://www.banknet.com>
62. Neeraja, G. (2005). E-business-trends and issues. *Indian Journal of Marketing*, XXXV, no.7 P.P, 22–24.
63. Choi, H. (2011). *Understanding of building trust model on smartphone application: Focusing on users' motivation*. <https://doi.org/10.1007/978-94-007-2911-7-2>. Springer Science+Business Media BV.
64. Ericsson. (2014). From apps to everyday situations. *An Ericsson Consumer Insight Summary*.
65. Abdullah, F., Ward, R., & Ahmed, E. (2016). Investigating the influence of the most commonly used external variables of TAM on students' Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) of e-portfolios. *Computers in Human Behavior*, 63, 75–90. <https://doi.org/10.1016/j.chb.2016.05.014>
66. Amin, M. (2016). Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty. *International Journal of Bank Marketing*, 34(3), 280–306. <https://doi.org/10.1108/IJBM-10-2014-0139>
67. Turben, E., Lee, J., King, D., & Chung, H. M. (2000). *Electronic commerce: A managerial perspective*. Prentice Hall.
68. Aladwani, A. M. (2001). Change management strategies for successful ERP implementation. *Business Process Management Journal*, 7(3), 266–275. <https://doi.org/10.1108/14637150110392764>

69. Rashedul Islam, Md., Rofiquel Islam, Md., & Mazumder, T.A. (2010). *Mobile Applications and its Global Impact, IJET—IJENS, 10(06)*.
70. Munusamy, J., Annamalah, S., & Chelliah, S. (2012). Perceived barriers of innovative banking among Malaysian retail banking customers. *Journal of Internet Banking and Commerce, 17*.
71. Nidhi, N. P., & Pankaj, D. (2016). Analysis of usability metrics for mobile applications. *VNSGU-JST, 5*, No.1-pp: 28-52, ISSN: 0975-5446.
72. Pratima Merugu G. (2018). Customer satisfaction towards online banking with reference to greater Visakhapatnam city. *International Journal of Management, Technology and Engineering, 8(XII)*.
73. Cherukur, R. B. (2020). A study on electronic banking towards customer satisfaction. *Journal of Contemporary Issues in Business and Government, 26(2)*, 967–973.
74. Jun, M., & Cai, S. (2001). The key determinants of Internet banking service quality: A content analysis. *International Journal of Bank Marketing, 19(7)*, 276–291. <https://doi.org/10.1108/02652320110409825>
75. Sadiq Sohail, M. S., & Shanmugham, B. (2003). E-banking and customer preferences in Malaysia: An empirical investigation. *Information Sciences, 150(3–4)*, 207–217. [https://doi.org/10.1016/S0020-0255\(02\)00378-X](https://doi.org/10.1016/S0020-0255(02)00378-X)
76. Casaló, L. V., Flavián, C., & Guinalú, M. (2008). The role of satisfaction and website usability in developing customer loyalty and positive word-of-mouth in the e-banking services. *International Journal of Bank Marketing, 26(6)*, 399–417. <https://doi.org/10.1108/02652320810902433>
77. Al-Jabri, I., & Sohail, M. S. (2012). Mobile banking adoption: Application of diffusion of innovation theory. *Journal of Electronic Commerce Research, 13*, 379–391.
78. Potgieter, A. (2015). The mobile application preferences of UG university students: A longitudinal study. *South African Journal of Information Management, 17(1)*, Art.3650.

79. *Global study Mobile applications: what the consumers really need and want a comparative study of mobile application and mobile websites.* (2016).
80. Farooqi, R. (2017). Impact of Internet banking service quality on customer satisfaction. *Journal of Internet Banking and Commerce*, 22, 1–17.
81. Shatat, A. (2017). Journal of Internet Banking and Commerce Special Issue: Global Strategies in Banking and Finance. Dudin Factors Affecting the Adoption and Usage of Online Services in Oman N. Mihail (Ed.), 22.
82. Unnithan, C.R., and Swatman, P., Online Banking Adaptation and Dot. Com Viability : A Comparison of Australian and Indian Experiences in the Banking Sector, School of Management Information System, Deakin University, No. 14.
83. Hardeep Singh Chawla and Manminder Singh Saluja, (2012). A study on adoption of internet banking among students in Indore, *International Journal of Research in Computer Application and Management*, Vol.2 No.10: pp 117-123.
84. Karamjit Kaur and Rajnessh, (2014). Electronic Banking in India : Innovations, Challenges and Opportunities, *International Journal of Management and Commerce Innovations*, Vol.2, Issue 1, pp. 86 – 93, April 2014 – September 2014.
85. Joseph, M., McClure, C., & Joseph, B. (1999). Service quality in the banking sector: The impact of technology on service delivery. *International Journal of Bank Marketing*, 17(4), 182–193. <https://doi.org/10.1108/02652329910278879>
86. Pikkarainen, T., Pikkarainen, K., Karjaluoto, H., & Pahlila, S. (2004). Consumer acceptance of online banking: An extension of the technology acceptance model. *Internet Research*, 14(3), 224–235. <https://doi.org/10.1108/10662240410542652>
87. Lai, V. S., & Li, H. (2005). Technology acceptance model for internet banking: An invariance analysis. *Information and Management*, 42(2), 373–386. <https://doi.org/10.1016/j.im.2004.01.007>
88. Lee, E.-J., Kwon, K.-N., & Schumann, D. W. (2005). Segmenting the non-adopter category in the diffusion of internet banking. In *International Journal of Bank Marketing*, 23(5), 414–437. <https://doi.org/10.1108/02652320510612483>
89. Amin, H. (2007). Internet banking adoption among young intellectuals. *Journal of Internet Banking and Commerce*, 12(3).

90. Jahangir, N., & Begum, N. (2008). The role of perceived usefulness, perceived ease of use, security and privacy, and customer attitude to engender customer adaptation in the context of electronic banking. *African Journal of Business Management*, 2(2), 032–040.
91. Nor, K. M., & Pearson, J. M. (2008). The influence of trust on internet banking acceptance. *Journal of Internet Banking and Commerce*, 2007.
92. Al-Somali, S.A., Gholami, R., & Clegg, B. (2009). *An Investigation into the Acceptance of Online Banking in Saudi Arabia*, in: *Technovation*, 29(2), 130–141.
93. Aldás-Manzano, J., Ruiz-Mafé, C., & Sanz-Blas, S. (2009). Exploring individual personality factors as drivers of M- shopping acceptance. *Industrial Management and Data Systems*, 109(6), 739–757. <https://doi.org/10.1108/02635570910968018>
94. Rocker, C. (2009). Perceived usefulness and Perceived Ease-of-use of Ambient Intelligence Applications in Office Environments. In M. Kuroso (Ed.), *Human centred design, HCII 2009, LNCS, 5619* (pp. 1052–1061). Springer Verlag.
95. Ayo, C., Adewoye, O., & Oni, A. (2010). The state of e-banking implementation in nigeriae: A post-consolidation. *Journal of Emerging Trends in Economics and Management Sciences*, 1, 37–45.
96. Abushanab, E., Pearson, J. M., & Setterstrom, A. J. (2010). Internet banking and customers' acceptance in Jordan: The Unified Model's perspective. *Communications of the Association for Information Systems*, 26(1), 23. <https://doi.org/10.17705/1CAIS.02623>
97. Yee-Loong Chong, A., Ooi, K., Lin, B., & Tan, B. (2010). Online banking adoption: An empirical analysis. *International Journal of Bank Marketing*, 28(4), 267–287. <https://doi.org/10.1108/02652321011054963>
98. Yee, B. Y., & Faziharudean, T. M. (2010). Factors affecting customer loyalty of using Internet banking in Malaysia. *Journal of Electronic Banking Systems*, 21, 1–22. <https://doi.org/10.5171/2010.592297>

99. Verkasalo, H., López-Nicolás, C., Molina-Castillo, F. J., & Bouwman, H. (2010). Analysis of users and non-users of smartphone applications. *Telematics and Informatics*, 27(3), (242–255). <https://doi.org/10.1016/j.tele.2009.11.001>
100. Susanne Chong J. B. Niklas & Stefan Stronmheier (2011). Exploring the impact of usefulness enjoyment on mobile service acceptance: A comparative study, Unpublished journal, Proceedings of the 44th Hawaii International Conference on System Sciences.
101. Im, I., Hong, S., & Kang, M. S. (2011). An international comparison of technology adoption. *Information and Management*, 48(1), 1–8. <https://doi.org/10.1016/j.im.2010.09.001>
102. Giovanis, A. N., Binioris, S., & Polychronopoulos, G. (2012). An extension of TAM model with IDT and security/privacy risk in the adoption of internet banking services in Greece. *EuroMed Journal of Business*, 7(1), 24–53. <https://doi.org/10.1108/14502191211225365>
103. Ohk, Kyungyoung Seung-Bae Park & Jae-won Hong. (2015). *The influence of perceived usefulness, perceived ease of use, interactivity and ease of navigation on satisfaction in mobile application* (ASTL Vol.84, pp.88-92).
104. Munir, M. M. M., & Rahman, M. (2015). E-banking service quality and customer satisfaction of a state owned schedule bank of Bangladesh. *Journal of Internet Banking and Commerce*.
105. Min-Jhin, C., Shiu-Wan, H., & Chen, P.-W. (2016). *The adoption intentions of mobile application* (IEEE-ICIS 978-1-3) Okayama. Japan.
106. Farooqi, R. (2017). Impact of Internet banking service quality on customer satisfaction. *Journal of Internet Banking and Commerce*, 22, 1–17.
107. Rahi, S., Abd Ghani, M., & Alnaser, F. M. I. (2017). The influence of E-customer services and perceived value on brand loyalty of banks and Internet banking adoption: A structural equation model (SEM). *Journal of Internet Banking and Commerce*, 22(1, April).

108. Me, A. (2017). Empirical analysis of retail customers' adoption of Internet banking services in Nigeria. *Journal of Internet Banking and Commerce*, 22(1, April).
109. Afshan, S., Sharif, A., Waseem, N., & Frooghi, R. (2018). Internet banking in Pakistan: An extended technology acceptance perspective. *International Journal of Business Information Systems*, 27(3), 383–410. <https://doi.org/10.1504/IJBIS.2018.089863>

Annexures

QUESTIONNAIRE

Greetings!

I am **K. Princy** currently pursuing my Ph.D. research under the guidance of **Dr. M. Rajarajeswari**, Assistant Professor, Department of Commerce, PSGR Krishnammal College for Women, Coimbatore. I kindly request you to take part in the survey form given below. The information collected will be kept confidential and will be used only for academic purpose.

General Questions

SECTION 1 – DEMOGRAPHIC DETAILS

1. Name (optional):

2. Name of the Bank & Branch:

3. Gender

A. Male

B. Female

4. Age

A. 18 - 30 years

B. 31 - 40 years

C. 41 – 50 years

D. Above 50 years

5. Education

A. Post Graduate

B. Under Graduate

C. Diploma

D. HSC

E. SSLC

F. Below 10th Standard

6. Marital Status

A. Married

B. Unmarried

C. Others

7. Profession

- A. Self Employed
- B. Professional
- C. Service
- D. Student
- E. Others

8. Annual Income

- A. Upto Rs.5,00,000
- B. Rs.5,00,000- Rs.8,00,000
- C. Rs.8,00,000- Rs.10,00,000
- D. Above Rs.10,00,000

9. Status of Internet usage

- A. Less than 1 year
- B. 1 to 2 years
- C. 2 to 3 years
- D. 3 to 4 years
- E. 4 to 5 years
- F. More than 5 years

SECTION II

10. Which category of the banks do you consider as most technologically advanced?

- A. Public sector bank
- B. Private sector bank

11. Which attribute of the bank do you value the most?

- A. Quality of Service
- B. Technology used
- C. Trust
- D. Location
- E. Type of the bank

12. How do you maintain a record of your banking transactions?

- A. Passbook update
- B. E-mail of E-statement
- C. Maintain a record through online banking
- D. Other:

13. How do you make payments while shopping or paying for a movie ticket?

- A. Cash
- B. ATM Card
- C. Digital Banking
- D. Mobile Banking
- E. E-Wallets
- F. Other:

14. How familiar are you with computer usage level of your bank?

- A. No knowledge of computer
- B. Beginner
- C. Average knowledge
- D. Advanced computer knowledge
- E. Expert

15. How frequently do you use the following banking services per month?

	Nil	1 to 3 times	3 to 8 times	8 to 12 times	Over 12 times
Branch Banking					
ATM					
Digital Banking					
Tele Phone banking					
Mobile banking					

16. Below are some overall features of E-banking technologies, please RANK the features in your point of view on a scale of 5.* (Mark only one per row.)

	1 Very useful	2 Useful	3 Average	4 Slightly useful	5 Not at all useful
24-hour and 7- day a week Service					
Anywhere access, no need to visit branches					
Free of charge services					
Full picture of the comprehensive banking services on the website					
Fast and convenient, time Saving					
Privacy, no need for a teller					
Better cash management					
Discounts and Rewards					

17. As an Digital banking user, what are the Issues and Challenges you face Digital Banking Services?

Issues and Challenges	Always	Often	Rarely	Very rarely	Never
Not providing information					
Not being able to maintain security					
Not giving fast response					
Leaving the operation unfinished					
Waiting for long time for conducting of transactions					
Too many steps in processing transaction					

18. Which of the following security measures have you adopted while using your Digital Banking facility (tick all those security measures you have adopted)?

Check all that apply.

- A. I access bank website only after typing the URL in the address bar of browser.
- B. I do not click on any links in any e-mail message to access the site.
- C. I never respond to email/SMS or calls which enquire about my personal information, password or one time SMS (high security) password.
- D. I always ensure my computer is protected with the latest anti-virus and firewall protection software at all times
- E. I choose a Password that is memorable by me but not easy to guess by someone else.
- F. I do not choose a Password that I use for other services.
- G. I change my Digital Banking Password on a regular basis
- H. I never disclose my Digital Banking Password to anyone.

- I. I do not write my Digital Banking Username together with my Password.
- J. I have disabled functionality on my computer or browsers that remembers logon details
- K. I keep my Web Browser updated.
- L. I have enabled Firewall.
- M. I always check the site certificate.
- N. I check my account regularly. If I doubt about any transactions, I will immediately contact my Bank branch
- O. I always keep my Bank's customer service desk number handy.
- P. I always log-out after using Online Banking.
- Q. I always avoid the use of public computers to do my banking activities, including those at libraries, digital cafes and schools.
- R. I always log out if I leave the computer, even if it is just for a moment.
- S. I always delete my browsing history before I log out of the computer
- T. I don't type in sensitive information.
- U. I always change my Digital Banking password at periodical intervals.
- V. I always check the last log-in date and time in the post login page.

SECTION III

19. Acceptance and adoption of Digital Banking Services in various service quality dimensions. (Please tick the relevant fields)

	Extremely Satisfied	Satisfied	Neutral	Dissatisfied	Extremely Dissatisfied
TANGIBILITY					
Bank has up - to – date information					
Location of the Bank					
Sufficient number of ATM machines					
Cash counting machines					
Counter partitions in bank and its branches					
Materials associated with the banks office(Pamphlets, brochures) are visually appealing at the banks office					
The employees approach					
Guide signs indicating as to which counters are offering which services					
RELIABILITY					
The bank website does not freeze after customer put in all the information					
Information provided on website					
Up to date content					
Process of transactions					
Wide range of products and services provided					
RESPONSIVENESS					
Customer service representative.					
Bank performs the services right the first time					

	Extremely Satisfied	Satisfied	Neutral	Dissatisfied	Extremely Dissatisfied
Quick confirmation					
Requests are handled promptly					
ASSURANCE					
Employees of bank have the knowledge to answer customer questions					
Politeness and friendly staff					
Employees are always willing to help you.					
Experienced management team.					
SECURITY					
Security for ATMs					
Online filling					
Protection of banking transactions					
Privacy / Confidentiality of the bank.					
Care in collection of personal information					
PERCEIVED USEFULNESS					
The applications helps me to accomplish things more quickly					
Using the digital banking applications is efficient					
The digital banking applications is useful for me					
The applications are more convenient in finding sources					
The digital banking applications have more number of features					
Only young people use digital banking applications vastly					

	Extremely Satisfied	Satisfied	Neutral	Dissatisfied	Extremely Dissatisfied
Using a digital banking app distinguishes me from others					
Digital banking applications improves my image					
PERCEIVED EASE OF USE					
The digital banking applications are easy to use					
The digital banking applications insists on error notifications					
The applications helps me in what I want to do					
My interaction with the digital banking applications is clear and understandable					
I find the digital banking applications are pleasant					
CUSTOMER ACCEPTANCE					
Using a digital banking applications has its advantages					
Using digital banking applications personalize my phone					
The digital banking applications allow me to stay connected with my friends					
Digital banking Applications helps me to stay connected in social Networking websites					
Digital banking applications contended with news feeds					
Using digital banking applications reflects my personality from others					

	Extremely Satisfied	Satisfied	Neutral	Dissatisfied	Extremely Dissatisfied
INTENTION TO ADOPT BANKING SERVICES					
I think the chances are that within 6 months I will use another type of digital banking application					
I think the chances are that within 12 months I will use another type of digital banking application					
Within 18 months I will use another type of digital banking application					
The digital banking applications fit my style					
Fewer push notifications to adopt applications					

Thank you.....

Publications

Innovative Technologies in Marketing and Communication

Dr.M.Rajarajeswari*

Assistant Professor, Department Of Commerce, PSGR Krishnammal College for Women,
Coimbatore– Contact No: 9940712812
email id: rajim@psgrkcw.ac.in

CO-AUTHOR: Mrs.K.Princy*

Research Scholar, Department Of Commerce, PSGR Krishnammal College for Women,
Coimbatore- Address: Assistant Professor, Department of Commerce PA, Sri Krishna Adithya
College of Arts & Science, Coimbatore - Contact No: 9092088401- email id:
princyk@skacas.ac.in

ABSTRACT:

When we talk about marketing and role of technology in it, we understand that new marketing concepts have transformed the face of 21st century marketing techniques. This article aims to consider the impact of marketing of high-technology products and services. Development of digital technologies has led to advent of a cyber consumer and cyber-business. Smartphones and social media exerted certain power on dynamic development of a digital marketing. Therefore, manners of accomplishing potential clients through mobile phones and social networks are current communication channels, which can build a relationship with a customer, thus increasing sales. The paper also discusses the concepts of technology which changed the outlook of marketing.

Keywords : Marketing, Technology , Communication

INTRODUCTION

Over the past two decades, software and data revolutions have disrupted whole industries: music, cinema, photography, news, magazines, retail, and travel. This is just the beginning for digital transformation. In the coming decades we will see driverless vehicles disrupt trucking, taxi, bus, and delivery markets—perhaps even leading to a precipitous drop in vehicles on the road. The basic trends of marketing like crafting powerful messages to attract ideal customers still remain. However, the channel or method of delivery of your message now include a full gamut of SEO optimization, customer acquisition, retention, engagement, pay-per-click, social media, search advertising, and more. Businesses that move fast continue to get more customers and profits as slow movers get left behind.

RECENT TRENDS IN MARKETING & COMMUNICATION

- **Omnichannel Marketing**

CUSTOMER PERCEPTION TOWARDS ADOPTION OF E-BANKING SERVICES DURING PANDEMIC TIMES: AN EVIDENCE FROM COIMBATORE

Dr.M.Rajarajeswari*

Assistant Professor,Department Of Commerce, PSGR Krishnammal College forWomen,
Coimbatore,Tamilnadu,India Contact No: 9940712812
email id: rajim@psgrkcw.ac.in

CO-AUTHOR: Mrs.K.Princy*

Research Scholar, Department Of Commerce,PSGR Krishnammal College for Women, Coimbatore-
Address:Assistant Professor, Department of Commerce PA,Sri Krishna Adithya College of Arts & Science,
Coimbatore,Tamilnadu,India - Contact No: 9092088401
email id: princy9584@gmail.com

ABSTRACT

Banking area is putting immense amount in digital drives to keep a strategic advantage and to deliver better services to the customers. By embracing digitalization, banking area offer sophisticated services to the customers anytime and anywhere. In this pandemic situation, sector banks have been concentrating in providing better services which has been a great challenge in satisfying the customer perceptions. Understanding their needs and satisfying the customers wants and adopting them to access the services are the main prospective of the banks in this COVID situation. By taking this as background, this research examine the adoption of E-banking services during this pandemic times. Researchers collected the data through primary as well as secondary sources. A convenient sampling method was used to collect data from 120 respondents. The study reveals that there is a significant relationship between Sector banks and Customer perception towards E-banking services during COVID situation.

KEYWORDS:

Banking, E-banking services, Customer's satisfaction, COVID, Digitalization.

1. INTRODUCTION:

The banking is an industry that handles money, credit, and other monetary exchanges. . Banks are offering investment accounts, endorsements of store, and financial records. Banks utilize these stores to make advances. These advances include home loans, business credits, and vehicle advances. Preferably, banks are exhausting yet they play important part of our lives. Exhausting because one has to wait for long hours in queue just to get cash or transfer money. If you hit back to your previous years, about 30 years ago, banking systems dealt with a lot of paperwork. Computers and internet were not advanced enough to run quickly. A lot has changed to date but a huge push to go digital came from the COVID-19 pandemic. This outbreak changed the outline of the entire banking industry by making it go digital.

Digital banking means converting all traditional banking services to digital banking services.. These banking services could be deposits, transfers, withdrawals, applying for various financial services, account handling, loan management, and bill payments. Digital banking eradicates the need for paperwork such as demand drafts, cashing cheques, or pay-in slips. We have got a complete liberty to perform all banking activities 24/7 without going to the bank. Digital banking services are accessible with stable internet connection and any electronic gadget like mobiles, laptops, or tabs.

Customers' influences towards the usage of e-banking have created an experience for computer and new technologies. In this pandemic, consumers feel that digital banking has made their life so simple that they don't want to visit banks personally. They can avoid personal contact, movement of people, and increase their time being at

A STUDY ON CUSTOMER PERSPECTIVE ON ADOPTION OF ARTIFICIAL INTELLIGENCE IN BANKING WITH REFERENCE TO COIMBATORE CITY

Dr. M. Rajarajeswari, Assistant Professor, Department Of Commerce,
PSGR Krishnammal College For Women, Coimbatore
rajim@psgrkcw.ac.in

Mrs.K.Princy, Research Scholar, Department Of Commerce,
PSGR Krishnammal College For Women, Coimbatore
princy9584@gmail.com

Abstract

Today we live in the most electrifying period in human history. Modern technology has the ability of computer systems to show intelligence is being used to develop the quality and efficiency of systems and operations in sectors ranging from health and education to transport and energy. It has made huge developments in recent decades and will have an increasing impact on business, the economy and society in coming years. Similarly as with any significant movement in innovation, it carries with it a range of chances just as difficulties. A few applications have been created or being worked on with imminent to build the personal satisfaction essentially. However, it is just of late that AI innovation has gone through fast development and raised huge premium among the financial area .This study investigates how artificial intelligence in the banking sector has affected consumers' overall experiences. It emphases on how consumer personal digital revolution has affected digital banking progress and how this further affects consumer expectations and experience. This paper is regarding how Artificial Intelligence (AI) is utilized by banking clients concerning Coimbatore city to ad lib client administrations in future. This study also helps to identify the effectiveness on usage of AI in banks

Keywords Banking Industry, Artificial Intelligence, Technology, Innovation, Information Technology.

INTRODUCTION

Technology is a reward to numerous industries and explicitly to the banking industry. Over the last decade, most of the banks completed the conversion to technology-driven organizations. With the assistance of innovation banks can reach out to more clients and offer better types of assistance to them. It assists them with working in an organized and in a protected way. Concerning us (the clients) we have ATMs, Cash store machines, e-banking, portable banking and so on which are for the most part products of mechanical advances which have made our financial experience a lot more straightforward. With most of the banks being technology-empowered, the focus is shifting to digitalizing regional rural banks (RRBs). In addition, banks are moving toward decision making and business intelligence software and trying to improve the IT infrastructure created.