

## CONTENTS

CHAPTER NO.	TITLE	PAGE NO.	
I	INTRODUCTION		
1.1	Background	1	
1.2	Scope of the Study	1	
1.3	Statement of the Problem	2	
1.4	Research Questions	3	
1.5	Research Objectives	3	
1.6	Research Strategy	3	
1.7	Research Design	4	
1.8	Limitations of the Study	14	
1.9	Disposition of the Thesis	15	
II	REVIEW OF LITERATURE		
2.1	Reviews pertaining to identify the demographic factors influencing the acceptance and adoption of Digital Banking.	18	
2.2	Reviews pertaining to identify the opinion of banking customers regarding the purpose of usage of Digital Banking services.	25	
2.3	Reviews pertaining to identify the issues and challenges faced by customers while adopting Digital Banking services.	33	
2.4	Reviews pertaining to quantify the various security measures adopted by customers while using Digital Banking services	37	
2.5	Reviews pertaining to develop service quality dimension model that analyses the adoption and acceptance level of Digital banking services	40	
2.6	Research Gap	48	

CHAPTER NO.	TITLE	PAGE NO.
III	INTRODUCTION TO DIGITAL BANKING	
3.1	Background	61
3.2	History of Banking	61
3.3	Indian Banking System	63
3.4	Structure of Organized Banking system	66
3.5	Digital Banking- A New Medium	67
3.6	Digital Banking- Basic Structure and Topology	68
3.7	Indian Scenario	70
3.8	The Future Scenario	71
3.9	Types of Risks associated with Digital Banking	72
3.10	Legal Framework involved in Digital Banking	76
3.11	Government Initiatives	77
ANALYSIS	AND INTERPRETATION	
IV	TO IDENTIFY THE DEMOGRAPHIC AND OTHER FACTORS INFLUENCING THE ACCEPTANCE AND ADOPTION OF DIGITAL BANKING.	79
V	TO EXPLORE THE OPINION OF BANKING CUSTOMERS REGARDING THE PURPOSE OF USAGE OF DIGITAL BANKING SERVICES	126
VI	TO IDENTIFY THE ISSUES AND CHALLENGES FACED BY CUSTOMERS WHILE ADOPTING DIGITAL BANKING SERVICES	142
VII	TO QUANTIFY THE VARIOUS SECURITY MEASURES ADOPTED BY CUSTOMERS WHILE USING DIGITAL BANKING SERVICES	153
VIII	TO DEVELOP SERVICE QUALITY DIMENSION MODEL THAT ANALYSES THE ADOPTION AND ACCEPTANCE LEVEL OF DIGITAL BANKING SERVICES	162

CHAPTER NO.	TITLE	PAGE NO.	
IX	RESULTS AND DISCUSSION		
9.1	Findings	180	
9.2	Suggestions	201	
9.3	Conclusion	206	
	BIBLIOGRAPHY	207	
	ANNEXURES		
	PUBLICATIONS		