**Abstract**

The world is changing at a staggering rate and technology is considered to be the key driver for these changes around us. An analysis of technology and its uses show that it has permeated in almost every aspect of our life. Many activities are handled electronically due the acceptance of information technology at home as well as at workplace. Internet can be seen as a truly global phenomenon that has made time and distance irrelevant to many transactions. The use of electronic banking has removed the banking personnel that facilitate the transactions and has placed additional responsibilities on the customers to transact with the service. Although the use of E-banking is provided for the benefit of the customers these changes require increased work or involvement on the part of customers. But these assumptions would be wrong if the customer knows the value of using the electronic service. This analytical paper studies the attitude of the customers regarding the role of online banking services and analyzes the major factors responsible for internet banking based on various internet applications