

Insights of modernized banking system of India from research perspectiveJayaram J^{1*} and P N Prasad²¹Faculty of Management Studies, Noorul Islam University, Kanyakumari, Tamil Nadu, 629180.²MSN Institute of Management & Technology, Eruveli, Chavara, Kerala 691583***Corresponding Author: E-Mail: jayaram555@gmail.com****ABSTRACT**

With the proliferation of technology modernization, Indian banking system has undergone a massive revolution in its operation and management. This paper will discuss about the trends of modernization being witnessed in the Indian banking system in last decade. The banking system of India is in faster pace of development with more focus on inclusive banking system particularly focusing on drawing the customer's interest. Discussion of its advantages, significant challenges, and types of modernized banking system is briefed in this paper. This paper also discusses about the significant studies being carried out by existing research work pertaining to customer satisfaction, customer perception, customer adoption, and service quality.

KEYWORDS: Modern Banking, Indian Banking System, e-Banking, Internet Banking, Banking Sector of India

1. INTRODUCTION

In the five decades since freedom, managing an account in India has advanced through four unmistakable stages. Amid Fourth stage, likewise called as Reform Phase, Recommendations of the Narasimhan Committee (1991) prepared for the change stage in the managing an account. Essential activities as to the change of the saving money framework were taken in this stage. Critical among these have been presentation of new bookkeeping and prudential standards identifying with salary acknowledgment, provisioning and capital ampleness, deregulation of loan fees and facilitating of standards for section in the field of managing an account. Passage of new banks brought about an outlook change in the methods for saving money in India. The developing rivalry, developing desires prompted expanded mindfulness amongst banks on the part and significance of innovation in managing an account. The landing of remote and private manages an account with their unrivaled best in class innovation based administrations pushed Indian Banks additionally to go with the same pattern by going in for the most recent advances to meet the risk of rivalry and hold their client base. Indian saving money industry today is amidst IT unrest. A blend of administrative and focused reasons have prompted expanding significance of aggregate managing an account computerization in the Indian Banking Industry. Data Technology has essentially been utilized fewer than two distinct boulevards as a part of Banking. One is Communication and Connectivity and other is Business Process Reengineering. Data innovation empowers modern item advancement, better market framework, and usage of solid strategies for control of dangers and helps the money related mediators to reach geologically removed and expanded markets.

Indian banking industry: The Indian managing an account industry has its establishments in the eighteenth century, and had an uneven developmental development way from that point forward. India's saving money industry is the spine to the economy. The segment rose solid from worldwide budgetary turmoil and demonstrated its grit when the created economies were shaking. Today, we are having a genuinely all around created managing an account framework with various classes of banks – open segment banks, outside banks, private area banks – both old and new era, provincial country banks and co-agent saves money with the Reserve Bank of India as the wellspring leader of the framework. In the managing an account field, there has been a phenomenal development and enhancement of keeping money industry has been stupendous to the point that it has no parallel in the archives of saving money anyplace on the planet. The managing an account industry has encountered a progression of huge changes in the most recent couple of decades. Among the most essential of them is the adjustment in the sort of associations that command the scene. Following the eighties, banks have expanded the extension and size of their exercises and a few banks have turned out to be huge organizations with vicinity in different areas of the nation.' Technological advancement and particularly portable saving money have made ready for sensational development in the business in the coming years. Data innovation has additionally enhanced the proficiency and strength of business procedures crosswise over saving money segment. India's saving money area has made quick walks in improving itself to the new focused business environment. Indian managing an account industry is the middle of an IT upset.

Modernization in Indian Banking System: In India, banks and also other money related substances entered the universe of data innovation and with Indian Financial Net. It is a wide territory satellite based system utilizing Very Small Aperture Terminals innovation, was together set up by the Reserve Bank and Institute for Development and Research in Banking Technology in June 1999. The Indian Financial Network (INFINET) which at first involved just general society segment banks were opened up for interest by different classes of individuals. The primary arrangement of uses that could advantage significantly from the utilization of mechanical advances in the PC and interchanges zone identify with the Payment frameworks which shape the life saver of any managing an account action. The procedure of changes in installment and settlement frameworks has picked up energy with the usage of undertakings, for example, NDS ((Negotiated Dealing System), CFMS (Centralized Funds Management System) for

better supports administration by banks and SFMS (Structured Financial Messaging Solution) for secure message exchange. This would bring about assets exchanges and finances related message exchange to be directed electronically crosswise over banks utilizing the medium of the INFINET. Arranged managing framework (NDS), which has ended up operational since February 2002 and RTGS (Real Time Gross Settlement framework) booked towards the end of 2003 are other significant advancements in the zone. Web has essentially affected conveyance channels of the banks. Web has developed as a critical medium for conveyance of managing an account items and administrations. Point by point rules of RBI for Internet Banking has arranged the fundamental ground for development of Internet Banking in India. The Information Technology Act, 2000 has given legitimate acknowledgment to creation, trans-mission and maintenance of electronic (or attractive) information to be dealt with as substantial proof in a court of law, aside from in those territories, which keep on being administered by the procurements of the Negotiable Instruments Act, 1881. As expressed in RBI's Annual Monetary and Credit Policy 2002-2003: "To profit from such electronic message exchanges, it is vital that banks offer adequate consideration on the computerization and systems administration of the branches arranged at industrially vital focuses on a period bound premise. Intra-city and intra-bank systems administration would encourage intending to the "last mile" issue which would thusly bring about speedy and effective assets exchanges the nation over".

Types of Modern Banking System: Presently, electronic saving money includes a wide range of sorts of administrations (Driga, 2012):

Home Saving Money - for the most part alludes to the act of directing keeping money exchanges from home as opposed to at branch areas that permits clients to get data about individual records through a telephone call; it depends on the presence of a phone line, a client passwords and individual code that give access to information; customers can counsel account parities, exchange cash inside of their records and lead routine exchanges;

PC Managing an Account - a type of saving money that empowers clients to perform bank exchanges from a PC by giving a restrictive budgetary programming program that permits the client to perform monetary exchanges from his/her home PC by means of a modem;

Internet Managing an Account – additionally alluded as web keeping money, web saving money or virtual saving money, an outgrowth of PC saving money, is a more created administration, a framework that empowers bank clients to get to records and general data on bank items and benefits or perform account exchanges specifically with the bank through a PC utilizing the web as the conveyance channel; clients can get to the greater part of their records through the site of the bank and are permitted to lead saving money exercises, for example, exchanging stores, paying bills, seeing record equalizations, paying home loans or acquiring monetary instruments and endorsements of stores;

Mobile Managing an Account - is a framework that permits bank clients to lead diverse monetary exchanges through a cell phone, being the most up to date administration in electronic keeping money; versatile saving money depends on WAP (Wireless Application Protocol) advancements since a cell phone requires a WAP program introduced so as to permit access.

Advantages of Modern Banking System: Numerous banks have started to offer clients the alternative of online-web keeping money, a practice that has points of interest for both all gatherings included. The accommodation of having the capacity to get to accounts whenever and in addition the capacity to perform exchanges without going by a nearby office, attract numerous individuals to be included. Some of these favorable circumstances of web saving money however are not constrained to, include:

Customer's Comfort: Direct banks are open for business anyplace there is a web association. They are likewise 24 hours a day, 365 days a year open while if web access is not accessible, client administrations is typically given day and night by means of phone. Ongoing record parities and data are accessible at the touch of a couple catches hence, making managing an account quicker, simpler and more effective. What's more, upgrading and keeping up an immediate record is simple since it takes just a couple of minutes to change the street number, request extra checks and be educated for business sector loan fees.

More Proficient Rates: The absence of noteworthy framework and overhead expenses permit direct banks to pay higher financing costs on reserve funds and charge lower home loan and credit rates. Some offer high return financial records, high return testament of stores (CDs), and even no-punishment CDs for right on time withdrawal. What's more, a few records can be opened with no base stores and convey no base adjust or administration charges.

Services: Direct banks regularly have more strong sites that offer a far reaching set of components that may not be found on the sites of conventional banks. These incorporate utilitarian planning and anticipating apparatuses, money related arranging capacities, venture investigation instruments, advance number crunchers and value exchanging stages. What's more, they offer free online bill installments, online tax documents and assessment arrangement.

Mobility: Internet saving money likewise incorporates versatile abilities. New applications are constantly being made to grow and enhance this ability or PDAs and other cell phones.

Transfers: Accounts can be naturally financed from a customary financial balance by means of electronic exchange. Most immediate banks offer boundless exchanges at no cost, including those bound for outside money related

organizations. They will likewise acknowledge direct stores and withdrawals that the client approves, for example, finance stores and programmed charge installment.

Ease of Utilization: Online records are anything but difficult to set up and require no more data than a customary ledger. Numerous offer the choice of inputting the client's information online or downloading the structures and mailing them in. In the event that the client keeps running into an issue, he has the choice of calling or messaging the bank straightforwardly. Environment neighborly: Internet saving money is additionally ecologically inviting. Electronic transmissions require no paper, lessen vehicle activity and are basically contamination free.

Problems in Modern Banking System: Web saving money appears like a conspicuous decision to leave the bothers of customary cash administration behind in return for it. Notwithstanding, there are potential issues connected with managing an account over the web of which clients may not know. Customers need to measure the favorable circumstances and additionally the hindrances of web saving money before joining. A percentage of the hindrances of web keeping money include:

Bank Relationship: A customary bank gives the chance to add to an individual association with that bank. Becoming more acquainted with the general population at your nearby office can be preference when a client needs a credit or an extraordinary administration that is not typically offered to the general population. A bank director as a rule has some attentiveness in changing the terms of client's record if the client's close to home circumstances change. They can offer clients some assistance with solving issues, for example, switching an undeserved expense. The financier additionally will become acquainted with the client and his special needs. On the off chance that the client has a business record, this individual relationship might help if the client needs money to extend. It's simpler to get the bank's backing if there is somebody who comprehends client's business and vouch for his working arrangement.

Transaction Issues: Sometimes an up close and personal meeting is required to finish complex exchanges and address convoluted issues. A conventional bank can have gatherings and bring in specialists to tackle a particular issue. In addition, worldwide exchanges might be more troublesome (or incomprehensible) with some immediate banks. In the event that client stores money all the time, a conventional manage an account with a drive-through window might be more functional and productive.

Service Issues: Some immediate banks may not offer all the far reaching monetary administrations, for example, protection and money market funds that customary banks offer. Conventional banks once in a while offer exceptional administrations to steadfast clients, for example, favored rates notice venture counsel at no additional charge. Likewise, routine administrations, for example, authentication and bank signature guarantee are not accessible on the web. These administrations are required for some budgetary and legitimate exchanges.

Security: Direct banks are liable to the same laws and regulations as customary banks and records are ensured by the banking authorities. Complex encryption programming is intended to ensure your record data yet no framework is great. Records might be liable to phishing, programmer assaults, malware and other unapproved action. Most banks now make examined duplicates of cleared checks accessible online which maintains a strategic distance from and distinguish check extortion. It empowers confirmation that all checks are marked by the client and that dollar or euro sums have not been changed.

Review of literature: This section discusses about the existing literatures pertaining to discussion of work being carried out on Modern Indian banking system. The discussion is carried out with respect to customer satisfaction, customer perception, customer adoption, and service quality.

Literatures on Customer Satisfaction: A consumer satisfaction is an undefined and hypothetical idea. Real sign of the condition of fulfillment will differ from individual to individual, item to item and administration to benefit. The condition of fulfillment relies on upon various elements which unite as mental, monetary and physical elements. Alam and Soni (2012) led a study to discover the Customer fulfillment of web keeping money clients which prompts make more steadfast client and subsequently reliability prompts the drawing in more client, development of business and expansion in net benefit. The finding of the study demonstrates that there is a huge variety in the level of fulfillment among web managing account clients. The fulfillment of an Internet saving money clients relies on dependability, responsiveness, Security, convenience and unmistakable. Concentrate likewise recommends that in which fragment there is a need of enormous push to enhance the general fulfillment of the clients. Premlatha and Sharma (2012) has highlighted certain properties that influences the utilizations and the subsequent fulfillment of ATM administration by directing an overview of various bank clients and finished up the outcome by considering every single exact result. The outcome after the study demonstrates that dominant part of the clients are considering the ATM as a helpful and cutting edge instrument for administering money because of innovative progressions.

Kumbhar (2011) has performed a study that assesses central point e.g. administration quality, brand discernment and saw esteem influencing on clients' fulfillment in e-managing an account administration settings. This concentrate likewise assesses impact of administration quality on brand observation, saw worth and fulfillment in e-managing an account. The result shows that, apparent worth, brand discernment, cost adequacy, simple to utilize, accommodation, issue taking care of, security/certification and responsiveness are imperative elements in clients

fulfillment in e-keeping money it clarifies most extreme percent of fluctuation as found in the study. Siddik and Selvachandra (2011) have performed the study to comprehend consumer loyalty considering web managing an account arrangement of ICICI bank in Chennai. The parameters of administration quality are, for example, keeping money propensities, pace and proficiency of exchanges, behavioral parts of workers. Client comforts, credit related administrations, specialized perspectives, administration charges and estimating were considered as significant things of perception. Dominant part of the respondents favored their branch in view of Quality of administration. Accommodation and notoriety of branch were given ensuing inclination. Alsudairi (2012) has talked about a study to manufacture a consumer loyalty system and relating so as to measure e-administration quality it to the web administration quality. This requires detailing a methodology of building the system for online e-administration quality model in web managing account administrations. This paper will talk about the writing audit of various models identified with web managing an account for the consumer loyalty which can prompt form and measure an imaginative e-administration display that is relevant to assess the online web saving money administration quality.

Literatures on Customer Perception: Client discernment typically is relevant to the thought of tangible observation to promoting and publicizing. The term discernment relates to the shoppers' convictions concerning the got or experienced administration (Brown and Swartz, 1989; Parasuraman et al., 1988; Woodruff (1997). The apparent nature of the administration is subsequently surveyed by method for an investigation of the "crevices" between the view of genuine administration gave and the administration desires of the buyer. Goyal and Goyal (2012) performed a study where an examination of the distinctions in danger observations between bank clients utilizing Internet Banking and those not utilizing Internet Banking was done and it demonstrated that hazard recognitions regarding monetary, mental and dangers among client not utilizing the web was more significant than those utilizing web managing an account.

Srivastava (2007) has concentrated on client's discernments about web managing an account and what are the drivers that drive purchasers. The study uncovered that training, sexual orientation, pay assumes an essential part in utilization of web saving money. Very little research has been done on these ranges as they were engaged more on the acknowledgment of innovation as opposed to on individuals. The exploration verified the applied structure expressing that if abilities can be overhauled there will be more prominent will to utilize web saving money by purchasers. Inhibitory variables like trust, sex, instruction, society, religion, security, and cost can have insignificant impact on shopper mentality towards web saving money.

Lochab and Dalal (2012) examines the behavioral expectation to utilize web keeping money by clients in Hotels. It was set apart from the result that the administration components were most basic to the clients when it is about their fulfillment. It has likewise been watched that having web access at lodgings advances the utilization of web saving money in inn premises. Further, hesitance to change had a critical negative effect on the appropriation of web keeping money. It has been inferred that responsiveness, security/protection and website stylish are the central point that firmly prompt consumer loyalty of the online bank clients. It has been further found that unwavering quality and proficiency are the two measurements which have immaterial effect on the consumer loyalty. It can, accordingly, be inferred that web keeping money administration quality itself improves the productivity of the banks. Rani (2012) has led a study that shows the estimation of client observation towards EBanking which is turning out to be extremely famous and advantageous technique for managing banks now-a-days. The review is embraced in Ferozpur District (Fazilka, Jalalabad and Ferozpur Cities specifically) as these urban areas are immature and less studies have been led there; so to comprehend the capability of E-keeping money around there this study has been led. The outcomes demonstrated that around 60% individuals have positive recognition about E-Banking.

Literatures on Customer Adoption: Client appropriation of an innovation has turned into a vital or noteworthy measure of the achievement or adequacy of that innovation. Web saving money is a radical mechanical development with potential to change the structure and nature of managing an account. Consumer loyalty and client maintenance are progressively forming into key achievement components in e-keeping money. Different written works expressed that the dissemination of web saving money is more controlled by client acknowledgment than by merchant offerings. In spite of the fact that client acknowledgment is a key driver deciding the rate of progress in the budgetary segment, observational studies on what is holding clients from acknowledgment of web managing an account have been few. Safeena, Date, and Kammani (2011) have directed a study that decide the variables affecting the purchaser's selection of web managing an account in India and consequently researches the impact of saw handiness, saw usability and saw hazard on utilization of web keeping money. The aftereffect of this study demonstrates that Perceived convenience, Perceived usability and Perceived danger are the critical determinants of internet managing an account appropriation. Shah (2011) has led an examination study is to research the components affecting the reception of IB in Vadodara, Gujarat, Western India. This examination study uncovered that Banking Needs, trailed by Risk and Privacy Concerns, and Cost Saved were the central point that advance the appropriation of Internet saving money. Comfort and Feature Availability were found to reasonably influence Internet managing an account reception. With

a specific end goal to advance this mechanical development, it is unavoidable for banks to give due accentuation to all the aforementioned variables.

Geetha and Malarvizhi (2012) have researched the variables which are influencing the acknowledgment of e-keeping money administrations among the clients furthermore demonstrate level of concern with respect to security and protection issues in Indian setting. The outcome portrays numerous components like security and protection and mindfulness level expanded the acknowledgment of e-keeping money administrations among Indian clients. The discovering demonstrates that if banks give them important direction and guarantee security of their records, clients are willing to receive e-managing an account.

Bamoriya and Singh (2012) have concentrated on the boundaries in appropriation of versatile keeping money. It further spotlights on favored administrations by the versatile saving money clients and impact of demographic variable on portable managing an account administration reception. Apparently, portable keeping money is viewed as another time in managing an account, in which banks are spending significant measure of cash to have it accessible to their clients and to cut their operations costs. Sadly, confirms have demonstrated that an expansive number of clients don't utilize portable keeping money for different reasons, regardless of its advantages. Verma, Uppal, and Chawla (2011) have led a study to decide the present situation of e-keeping money and managing an account parts in India and in the meantime it showed the degree and advantages of e-saving money contrasted and the current framework. This work tended to huge holes in existing learning about the web saving money and scene. PC proficiency was discovered not very many and data innovation was in the baby position. In India the majority of the general population were unskilled and clearly they were innovation insensible. Be that as it may, among the proficient segment a significant number of them had PC fear. So these individuals couldn't trust on the web saving money administrations.

Safeena, Date, Hundewale, Kammani (2013) decides the variables for the shopper acknowledgment of web managing an account and consequently researches the impact of saw handiness, saw usability, subjective standard, state of mind and saw behavioral control on utilization of IB among customers. The consequence of this study demonstrates that apparent convenience, saw value, disposition, subjective standard and saw behavioral control are the imperative determinants of internet managing an account selection.

Literatures on Service Efficiency: By (2000), fulfillment is a man's sentiments of delight or frustration coming about because of looking at an item's apparent execution (or result) in connection to his or her desires. Looks into in the past recommend that administration quality and fulfillment are unmistakable builds (Bitner, 1990; Bolton and Drew, 1991). The distinction is that apparent administration quality is a type of mentality, a long-run general assessment, though fulfillment is an exchange particular measure. Taylor (1992), the refinement between purchaser fulfillment and administration quality is essential to specialists and scientists alike in light of the fact that administration suppliers need to know whether their target ought to be to have buyers who are "fulfilled" with their execution or to convey the most extreme level of "saw administration quality". Gupta and Bansal (2012) have endeavors to build up a dependable and legitimate instrument of measuring Internet keeping money administration quality in India, furthermore investigations the effect of Internet managing account administration quality measurements on the Overall Internet Banking Service Quality and consumer loyalty. Discoveries demonstrate that all measurements convey huge effect on the Overall Internet Banking Service Quality observations and consumer loyalty. Nonetheless, Security/Privacy and Efficiency measurements convey the greatest effect on the Overall Internet Banking Service Quality and fulfillment separately.

Kumar and Garg (2012) examined their study keeping in mind the end goal to investigate the experience of net saving money clients with aim to devise the approaches to spread the net managing an account use. The study will make an endeavor to profile the present net keeping money clients so that promoting endeavors could be all around intended to target and section the business sector legitimately. On the premise of above examination, it can be presumed that impression of client towards web keeping money administration quality to a great extent relies on upon convenience, productivity, trust and security, openness, Problem giving and client contacts. From among the distinctive variables, convenience and client contact turn out to be the most compelling elements which implies that larger part respondents need that utilizing net managing an account ought to be simple and easy to use and in the event of any issue, help ought to be accessible through client contact benefits whenever. It is likewise clear from the segregate investigation, which was led to conjecture whether net managing an account client was fulfilled or not. Seranmadevi and Saravananaraj (2012) are particularly centered on nature of net saving money administrations offered by the banks in India. SERVQUAL scores for all things bear negative signs, showing that desires are more prominent than execution, saw quality is not exactly tasteful and an administration quality hole has emerged. Innovation needs broad learning before it can be embraced. It is much the same as another item where the early adopters need to attempt and feel it first before they receive it. All together for the reception in Internet saving money to be sanely advance with the progression, the adopters ought to likewise encounter, learn, and instruct themselves with the Internet managing an account. Taking a gander at the administration quality inclinations among the adopters and

non-adopters will give the banks a choice to better devise and strategize this method of managing an account in/India. Mahfooz et. al (2013) investigated the basic measurements of web managing an account administration quality and add to a different thing scale for measuring web keeping money administration quality; and discovers significance as no particular studies have been led on non-metro urban areas which are the developing business center points.

Kadir, Rahmani, and Masinaei (2011) led a study to distinguish the impacts of administrations offered by banks through online media and ATMs on consumer loyalty. These measurements comprise of simplicity of route, trust or confirmation, protection, responsiveness, dependability, customization, tasteful outline, effectiveness, access, adaptability, and value learning. 3 out of 11 measurements of ESERVQUAL model are discovered not able to react clients' need. These measurements are responsiveness, customization, and adaptability for E-SERVQUAL model. Wu and Yang (2012) audits and compresses the philosophy, administration quality measurements, recommendations and constraints of seven e-keeping money administration quality studies led in seven nations. The essential commitment of this study is to exhibit an all encompassing perspective of e-administration quality for e-saving money with installed social element and to give a thorough estimation scale advancement methodology relevant to regions other than e-saving money. Santhiyavalli (2011) has led a study Customer's view of administration nature of State Bank of India. To bolster the target of the study, SERVQUAL system taking into account the model created by A. Parasuraman et al (1988) was embraced.

2. CONCLUSION

The ascent of web banks has expanded the opposition of the saving money business. Subsequent to both, web and "block and-mortar" banks offer special advantages and downsides, it may not be insightful for a potential future keeping money client to do saving money solely with either choice. While it's unrealistic for everybody, the best thing might be to independent keeping money between both in-store and online administrations and appreciate the accommodations and reserve funds of web banks while keeping up the client administration and individual connections that a physical branch can give. In spite of the fact that the advantages of web managing an account are unquestionable, there are a few impediments and worries of which clients ought to know about. Numerous individuals experience issues depending on the security of online exchanges, dreading the manifestly obvious probability of data fraud. Recognize robbery is a huge concern, yet some online banks consider this hazard more important than others. Before opening an online record, it's better for the client to examine the bank's security strategies and assurances to guarantee they live up to his desires. Unmistakably, decision of regardless of whether to bank over the web relies on upon numerous variables. Regardless of the fact that a client can see advantages, he might be unwilling on the off chance that he doesn't trust or have much involvement with the web. At the flip side of the range, individuals might agree to constrained administrations such as record review. This will spare them from security concerns however will give them day by day access to record movement. In the event that the client chooses that web saving money is ideal for him, he should make certain to audit different offers from a few banks. Every bank has diverse charges and points of interest that can have a major effect in the amount of web saving money costs. By contrasting arrangements and being instructed, a client can discover a web managing an account administration that suits his needs.

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