

A Study on Consumer's Perception Towards Online Banking in Meerut City

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Abstract: Online banking services are created by banks. Consumers may conduct banking transactions online from anywhere they have access to the internet. Mobile banking is one of the latest advances in internet banking; consumers may use it to access banking services 24 hours a day, without needing to visit a bank office for personal transactions. Mobile banking is a banking service given by banks to aid in the seamless and simple execution of financial transactions, as well as the effectiveness and efficiency with which consumers execute various transactions. The significant factors for the usage of online banking among customers are time-saving, ease of use, cost effectiveness, account information, speed, clear instructions, and quality of work. These factors encourage customers to use online banking.

Keywords: Customer's Perception, Factor Analysis, Online Banking Usage, Digital Technology.

INTRODUCTION

The current era, belongs to technology and innovation. The technology gives many resources to make the survival of human being easy, and an important contribution of technology is online banking. Online banking is a tool used for cost-effective which help the business to have a competitive advantage in the market. Online banking is the same as the physical banking, a bank use internet as a delivery channel for their products and services to its customer. Such as account status inquiries, transfers, and payments to third parties, bank statements, the ability to consult savings and credit simulators, and 24-hour access, among others. Online banking is a synergy to traditional banking. Online banking is also known as online banking and e-banking.

In the current scenario, the internet is used in many fields such as education, business, health. There is a drastic change in the banking industry through the internet. Online banking is the approach of doing one's

banking transaction on the internet. In the past scenario, the customer stands in long queues for transacting their transactions in the bank, for that they waste their time for the turn. (Abd El Aziz, 2012).

The service's growth and information and communication technology are the two important developments in the business world. Banking is the one field of the service sector, where information technology diffusion is more popular and rapid as well as critically owing to the unique characteristics of banking services.

Online banking is a trending term nowadays as it is entrenched in banking operations widely. Online banking is a system that connects banks and their customer through electronic means which helps to prepare, manage, and control financial transactions (Picarian et al., 2006). Customers get value through online banking in terms of information, and serviceability and online banking is convenient to the customers too. Cashless transactions contribute to national economic development. The spreading of technologies in the nation leads to an increase in the productivity level of the country. Banks' timely adoption of new technologies is an important factor for economic growth (Pilat and Lee, 2001; Akhavein et al., 2001; Sullivan and Wang, 2005). Technology diffusion helps the banking sector to increase its market share by providing services in rural. With the spreading of technology, banking productivity and efficiency regarding their services have been increased by offering quality services to the customers.

Online banking is the best way for people to manage their finances. Banks ensure online banking security for customers by using encryption technology, such as incorporating account safety features, verifying online banking account activity, secure socket layers and constantly warning consumers of ways to avoid threats such as identity theft. Now 74% of customers use

online banking and can securely access their accounts day or night. When customers log in to his/her account secure account from own computer or tablet, customers can see current account statements, search through old ones, and review recent transactions. Customers can transfer money between accounts, manage and pay your bills and more. Some banks also allow customers to view multiple accounts, including credit cards, in all one place. Today, online banking is secured by the enhancement of technology.

Earlier, there was a trend for the mass customer, nowadays all the organizations are preferring the customer as a king of markets. Online banking helps the customer to save time. Earlier customers must stand in the long queues to wait for their turns to transact, but with the help of online banking, customers can perform their transactions at any time without standing in queues. Online banking helps to build a long-term relationship with customers. Online banking is an important component to develop the economy of the country.

Governments and organizations had planned to invest in the infrastructure to develop the online banking in banking activities. This investment will help to reduce the transaction cost and improving the quality and efficiency of bank services. Therefore, it can be inferred that online banking as an innovative service has emerged during the past few years to keep pace with the changing and new requirements of the customers.

The acceptance of online banking depends on customers. The success of e-service depends on the customer adoption of e-services. The adoption of online banking plays an important role in e-commerce and customer activities (Aderonke and Charles, 2010; Salehi and Alipour, 2010). Banks cannot achieve the objective of investing money in the infrastructure of online banking without the acceptance of online banking by customers. Today, there is an issue with the acceptance of electronic services. Many developed countries in the world widely accept online banking but customer acceptance has been slower than anticipated. In developing countries like India, online banking and e-services have not been used as much as they could be.

Online banking is an important service that helps to secure customer loyalty by ensuring customer satisfaction and building stronger ties with them. It is an essential component for the cost savings of the

organization (Fujitsu, 2009) and helps in meeting customer satisfaction and building strong long-term relationships with them (Berrocal, 2009). So, it is important to ensure minimum customer satisfaction due to the cost of attraction to new customers. Retaining existing customers is cheap compared to acquiring new customers.

Banking is considered a highly dynamic business, even more so when price reductions or better conditions are offered to customers contracting services over the internet. However, some groups of customers are reluctant to use such services. Regarding electronic commerce in general, consumers show more concern about the use of banking services, but if the amount of money potentially exposed to fraud is significantly larger than with other types of services or organization's (Milne and Boza, 1999).

Earlier, researchers found that the Internet being a delivery channel of services would have a diffuse impact on the banks that 60% of retail banking transactions would be done through the Internet by the customers within 10 years. But the reality was the opposite to it. This hype was the myth for the economy in today's scenario. Today the first bank to adopt online banking SFNB is no more supporting online transactions and it is merely more than an information portal. ICICI bank was the first one to have introduced online banking in India in 1994 for a limited range of services such as access to account information, correspondence, and recently, funds transfer between its branches. ICICI had also invested in the infrastructure for e-trading, thus offering a broad range of integrated services to the customer. Today, many banks are internet-only institutions. These "virtual banks" have lower overhead costs than their brick-and-mortar counterparts. In the United States, many online banks are insured by the Federal Deposit Insurance Corporation (FDIC) and can offer the same level of protection for the customer's funds as traditional banks.

TOOLS OF ONLINE BANKING

ATM: ATM is an Automated Teller Machine that gives consumers access to finance-related transactions in public areas. People can easily withdraw money from ATM as and when required as it is a 24-hour service.

ELECTRONIC FUND TRANSFER: Under this tool of online banking customers can easily transfer funds from one account to another. It helps the customers to pay or receive money in exchange for various goods and services by transferring the funds directly to the seller's account with the help of online banking.

MOBILE BANKING: Nowadays it is the mostly used tool of online banking through which one can perform various functions of finance related transactions directly from their mobile phones.

CREDIT CARD: one of the tools used under online banking is Credit cards. These are the small plastic cards which are generally issued to the users of online banking. People can swipe this card at the stores which accept credit cards and can pay for the purchase of various products.

DEBIT CARD: One of the main differences between debit and credit card is that credit card has a limit whereas in debit card one must deposit money in account first.

INTERNET BANKING: The usage of www sites of banks to perform bank transaction with the help of login I would and password is known as internet banking.

E-WALLETS: Nowadays people are more attractive towards the e-wallets because they are friendly user and secure and provide returns to the customers.

Review of Literature:

O'Reilly and Finnegan (2003) explored contemporary Internet banking systems in five leading 'clicks and mortar' banks operating in the North-Eastern part of the United States. With the help of primary and secondary data and grounded theory, results of the study showed internet banking move toward as an operational instrument rather than competitive instrument. The study also shows that the operational instrument was supported by the consequential changes in internet banking system by the banks.

Alam et al. (2007) explored the development and prospects of internet banking in Bangladesh. The study compares the nationalized commercial banks in Bangladesh with the private and foreign banks. The study uses the secondary data and technical execution

technique and found that there was a lack of infrastructure in Bangladesh for internet banking. The study results also found that the nationalized commercial banks were far behind for implementing internet banking system in banking transactions and the ATM services were with very few branches.

Casalo et al. (2008) examined the customer loyalty and word of mouth concepts in the e-banking context. The study collected the data from 142 customers and uses structural modelling technique. The study results show that satisfaction with interactions with the bank website had a positive effect on both customer loyalty and positive WOM. The study results also show that website usability had positive effect on customer satisfaction and loyalty was also significantly related to positive WOM.

Malhotra Singh (2010) explored the present status of internet banking services in India and factors affecting the extent of internet banking service. This study used data from 2007 to 2008 from 82 bank websites and uses multiple regression technique. The study results found that the private and foreign Internet banks have performed well in offering a wider range and more advanced services of Internet banking in comparison with public sector banks. The study results also found that the determinants like the size of the bank, an experience of the bank in offering Internet banking, financing pattern and ownership of the bank have a major impact on internet banking.

Yap et al. (2010) explored the role of situation normality cues (online attributes of the e-banking web site) and structural assurance cues (size and reputation of the bank, and quality of traditional service at the branch) in a consumer's evaluation of the trustworthiness of e-banking and adoption behavior to adopt internet banking. The study uses a hierarchical moderated regression analysis and collected data from 202 peoples. The study results show that traditional service quality builds customer trust in the e-banking service. The study also showed that the size and reputation of the bank were providing structural assurance to the customer but not in the absence of traditional service quality and web site features were important normality cues to give customer confidence. Patsiotis et al. (2011) used self-administered approach to collect data from 1200 customers by the help of questionnaire to explore internet banking adoption and resistance behavior in Greece to develop profiles of adopters and non-adopters of these services. The study

result shows that there are three segments of profiles based on customer perceptions of the service and general usage data. The study results also found that adopters and non-adopters have different characteristics.

Juwaheer et al. (2012) conducted a study to explore the factors influencing the adoption of internet banking in Mauritius and data collected from 384 respondents. With the help of internet banking acceptance model and the statistical programme SPSS, the study results found that perceived ease of use and perceived use have a direct impact on the adoption of internet banking in Mauritius. The study results also found that trust, security aspects, level of education, and income level of consumers are the major determinants for the adoption of internet banking.

Hussien and Aziz (2013) collected the data from 133 to examines the internet banking quality dimensions that affect customer satisfaction from the consumer and provider perspectives. With the help of statistical package for social sciences software, the study results showed that service quality has significant effect on customer satisfaction. The study result also show that bank could be considered a success story that provide a guide line for decision makers in banks that are less fortunate in providing high service quality, thus help them to better address for their customers' needs.

Sharma and Govindaluri (2014) explored the factors influencing the adoption of internet banking in urban India by collecting data from 344 individuals. The study uses technology acceptance Model and Structural equation modeling and found that social influence, quality of internet connection, computer self-efficacy, awareness, are the factors toward the adoption of internet banking in urban India.

Kaushik and Rahman (2015) examined the various antecedent beliefs predicting customer's attitudes toward adoption of self-service technologies available in the banking industry. The study uses the data which was collected from 130 banks and 2262 people. The study adopted technological adoption model by including two additional external variables. The study results show that antecedent beliefs affecting adopter's attitude vary towards different SSBTs.

Mullan et al. (2017) examined the drivers and barriers of bank adoption of mobile banking from a stakeholder perspective. The data was collected from 72 members of 6 stakeholder industries. The study uses the diffusion of innovation and the results show that

important factors for bank adoption were global mobile phone penetration, competitive advantage, customer convenience, strategic importance, customer demand, low perceived risk/security concerns and stakeholder partnerships. The study results also show the barriers for adoption of mobile banking were low levels of customer demand and lack of Return on Investment (ROI).

Arora and Sandhu (2018) examined the factors which were influencing customers' usage of electronic banking services. With the help of data collected from 600 customers and multiple regression analysis methodology, the study showed that the high usage for e-banking were in females, more educated, younger, and middle - income customers. The study results also show the significant and positive factors associated with e-banking usage were information, performance, self-interest, service quality, satisfaction, and experience.

Widanengsih (2021) in his paper examined the effect of perceived usefulness and perceived ease of use on attitudes and interests in using M-Banking on respondents, namely 100 state-owned bank customers in Jakarta by using Structural Equation Model method. The results showed that perceived usefulness has no significant effect on attitudes. perceived ease of use has significant effect on attitudes. perceived usefulness has no significant effect on interest using mobile banking. Perceived ease of use has no significant effect on interest using mobile banking and attitudes has significant effect on interest using mobile banking.

Research Gap:

The current study extends the online banking awareness among the customers and determines the factors which promote for usage of online banking. Moreover, several researchers have stated that service quality is the most significant predictor of banking service customer satisfaction. This paper intends to assemble these factors towards determining customers' actual usage of e-banking services. Therefore, the intention behind this research is to fill this gap by exploring thoroughly and comprehensively this field of research.

Need & Scope of the Study:

Era of digital technology which gave this generation a better and more advanced way of working

environment. Without technological advancements the overall growth of the world could have been at a very slow rate. One of the parts of advanced technology are E-payments. E-payments provides the users to purchase or sell products or services on the internet. As these transactions take place on the internet, therefore they are called as E-payments. An efficient and effective E-payment system is one which not only reduces the transaction cost but also save a lot of time of the user. Banking industry is the backbone of an economy because it controls and supplies the money in the economy. Online banking also has a great contribution in economic development as it provides employment opportunities for the young generation. It is also very easy method to use as people only require basic knowledge of computer, and the system itself provides the users with detailed instructions as to how one should operate the system. The study is confined to only banking customers. The study was conducted at Meerut city which is rich in-service sector industry and self-employed industry.

OBJECTIVE

1. To investigate customers' awareness of Internet banking.
2. Identifying factors influencing customer use of online banking services.
3. Identifying factors that prevent customers from using banking online services.

Data Analysis

Data Analysis of Factors for Usage of Online Banking

Table 1: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Timesaving	69	1.0	5.0	3.725	1.0831
easy to use	69	1.0	5.0	3.667	.9951
Security	69	1.0	5.0	3.594	1.1288
twenty-four-hour	69	1.0	5.0	3.696	1.0614
Quality	69	1.0	5.0	3.551	.8834
instruction	69	1.0	5.0	3.449	.9631
Speed	69	1.0	5.0	3.565	.9311
Cost	69	1.0	5.0	3.493	.9334
Account Information	69	1.0	5.0	3.609	.8947
Convenient	69	1.0	5.0	3.536	1.0230
Rewards	69	1.0	5.0	3.464	1.1191
Valid N (list wise)	69				

RESEARCH DESIGN: Descriptive and Analytical Research Design

SAMPLE SIZE

The study is empirical. Due to limited and less time constraints structured questionnaire is designed and distributed to 100 banking customers with the help of Google Forms. Out of 100 respondents, only 69 respondents had filled the questionnaire.

SAMPLING TECHNIQUE

The snowball sampling technique is chosen. A non-probability sampling technique in which the data will be collected from banking customers and that customer will recommend other banking customers so that the other customer can also provide information.

DATA SOURCE

The primary source data was collected with the help of structured questionnaire. The questionnaire was distributed to the respondents with the help of google form.

TOOLS AND TECHNIQUES

Statistics tools were adopted to know the awareness level and to determine the important factors which affect the usage of online banking among customers. In this study, factor analysis has been used to make various relations between the variables which affect the adoption and non-adoption of online banking.

FACTOR ANALYSIS

Table 2: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.914
Bartlett's Test of Sphericity	Approx. Chi-Square	386.654
	Df	55
	Sig.	.000

In the study, exploratory factors analysis was adopted to determine the positive factors for the usage of online banking among customers. The respondents were asked to rate the eleven variables on a five-point Likert scale starting from strongly disagree to strongly agree. The proportion of variance in the variables might be caused by basic factors which were shown by the Kaiser-Meyer-Olkin Measure of Sampling Adequacy.

Factor analysis will be useful only if $KMO < 0.5$, if the KMO is less than 0.5 then it will be of no usage. High values that are close to 1 generally show that factor analysis may be useful with the following data. In this case, the table shows KMO is 0.914 is sufficient for validating analysis results, in such a way it shows the numerical acceptance value of the factor analysis.

Table 3: Total Variance Explained-Usage of Online-Banking

Factors	Variables	Factor loading	Communalities	Eigenvalue	% of variance
Efficient working	Convenient	.771	.691	4.737	43.066
	Quality	.760	.650		
	Account Information	.735	.613		
	Rewards	.732	.590		
	Cost	.719	.595		
	Timesaving	.710	.681		
	easy to use	.657	.581		
	Instruction	.616	.571		
Time effectiveness	Speed	.505	.592	2.258	20.524
	Security	.862	.744		
	Twenty-four-hour	.669	.767		
Total					63.59

Source: Calculated by researcher by SPSS 22.0

DATA ANALYSIS FOR FACTORS FOR NON-USAGE OF ONLINE-BANKING

Here, there was an adoption of exploratory factors analysis to determine the factors for the non-usage of online banking among customers. The respondents were asked to rate the nine variables at five points Likert scale starting from strongly disagree to strongly agree. Kaiser-Meyer-Olkin

Measure of Sampling Adequacy is a total that shows the proportion of variance in the variables. Factor analysis will be useful only if $KMO > 0.6$, if the KMO is less than 0.6 then it will be of no usage. High values which are close to 1 generally show that factor analysis may be useful. In this case, table shows KMO is 0.861 is sufficient for validating analysis results, in such a way it shows that numerical acceptance value of the factor analysis.

Table 4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.861
Bartlett's Test of Sphericity	Approx. Chi-Square	246.833
	Df	45
	Sig.	.000

Table 5: Total Variance Explained-Non-Usage of Online-Banking

Factors	Variables	Factor loading	Communalities	Eigenvalue	% of variance	KMO
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Processing	Expensive	.842	.739	4.460	44.6	.861
	Login problem	.808	.670			
	Limited service	.756	.677			
	slow process	.729	.584			
	Unreliable	.728	.545			
	Lengthy process	.651	.626			
	information	.641	.542			

Dependence	Dependence	.946	.902	1.069	10.692
Guidelines	Guidelines	.929	.864	1.006	10.063
Total					65.355

Variables were loaded into three factors named processing, dependence, guidelines. In factor processing, four variables were loaded which shows the total variance of 44.6% and Eigen value of 4.460. In factor dependence, only one variable was loaded which shows the total variance of 10.692% and Eigen value of 1.069. In factor guidelines, only one variable was undertaken which shows the total variance of 10.063 and Eigen value of 1.006 and the total variance is 63.355. The KMO value is 0.861 which is sufficient for validating analysis results in such a way it shows that numerical acceptance value of the factor analysis.

CONCLUSION

The sample size of this study claimed that they perform online banking service. Out of 69 respondents, only 64 respondents who are using online banking service. In 64 respondents, 40 were males and 24 were females who are using online banking. It means males have more knowledge about the service provided by the banks and more knowledge about the transactions. Only those ladies are active for online banking who are students or employed. The dominant market of online banking is of age 18 to 25 years and the customers are mostly degree holder or master degree holder. It means these customers are the students who are using online banking. Being a mostly student customers, these customers are earning up to 10,000. But another income category of customer who are using online banking are 30,000 to 35,000. While opening of account, customers were aware about the working of the online banking services. 88.4% Customers are satisfied while using online banking from sample size. The customers are happy with online banking services which is provided by the

banks. Mostly customers are not expert in using online banking, they have average knowledge to use online banking. The customers of online banking get the knowledge about services through banks. Friends and relatives of customers also helps to guide the customer for online banking but mostly they get information about services from banks. Mostly the customers use online banking once over a month. The important factors for usage of online banking among customers are timesaving, ease to use, cost effective, account information, speed, clear instructions, quality of work. These factors admire the customers to use online banking but the factors which affect the customers for not using online banking are security, technical issues, expensive to use, lack of guidelines etc. So, some customers are not admiring to use online banking due to this factor.

RECOMMENDATION

- Banks need to guide the customers regarding the use of online banking. The banks should provide training to the customers in which they will know about online banking and their advantage to use online banking.
- Banks should use those systems which can save the money of customers and prevent the customers from any fraud,
- Nowadays, banks are providing two-factor authentication to their customers to get safe from customers but the bank should provide three-factor authentication. Sometimes the hackers hack the two-factor authentication.
- The banks sites should be user-friendly and updated. If the sites will be updated to latest information and user-friendly then the customers will be admired to use more internet banking.

- Banks should extent their service in providing cash to ATM.
- Banks should extent their services not in cities only but also in villages and backward areas.
- Banks should install automated balance update machine very quickly in every branch to avoid customer harassment.
- Link failure is a major issue in banks. Banks need to update their software to avoid this harassment to customers.
- Banks should give confidence to customers for using online banking.

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