

SHIV SHAKTI

**International Journal in Multidisciplinary and
Academic Research (SSIJMAR)**

Vol. 11, No. 5, November 2023 (ISSN 2278 – 5973)

**"Digital Dynamics: Exploring Evolving Trends, Challenges, and
Innovations in Global Banking Services through review of
literatures"**

Kiran Timmappa Telugara

**Research Scholar at Srinivas University, Institute of Commerce and
Management, Mangalore & Assistant professor, Government First Grade College,
Sagar**

Introduction:

The landscape of banking has undergone significant transformations with the advent of technology, particularly in the realm of internet and mobile banking. This compilation of literature explores various facets of this evolution, shedding light on consumer behaviors, technological advancements, and the challenges faced by the banking sector globally. From considerations of security and privacy concerns to the role of information communication technology (ICT) in shaping banking services,

each study contributes valuable insights into the multifaceted dynamics of the modern banking environment.

Objectives:

The objectives of this collection of literature are to provide a comprehensive overview of the evolving trends in banking, specifically focusing on internet and mobile banking services. The studies aim to elucidate consumer perceptions, preferences, and concerns regarding e-banking. Additionally, the research investigates the role of technology, organizational infrastructure, and behavioral goals in influencing the uptake of mobile banking. Understanding these objectives helps to form a holistic understanding of the challenges and opportunities that financial institutions face in adapting to the demands of a technologically driven banking landscape.

1. The research conducted by SavithaBasri and Dhiraj Shetty in 2018 aimed to predict the adoption of E-banking among small and medium enterprises (SMEs) in Karnataka. Using a cross-sectional descriptive survey involving 132 SMEs and employing the partial least squares (PLS) method of structural equation modeling, the study found that E-banking usage was determined by factors such as perceived utility, ease of use, and perceived risk. Notably, the perceived risk of E-banking transactions was positively associated with trust. The researchers also discovered that perceived self-efficacy influenced reported ease of use, ultimately impacting perceived utility. As a practical implication, the study suggested that banks could enhance E-banking adoption among potential SMEs by providing training courses to improve self-efficacy, investing in user-friendly systems, and implementing risk control measures to deter fraudulent activities.
2. In a separate study by Rajanna in 2015, the focus was on evaluating the competence, client satisfaction, and challenges associated with ATM services in Chikkamgaluru, Karnataka. Utilizing a random sample approach involving 40 clients, the research

aimed to shed light on the satisfaction levels of customers with the types of services provided by banks in the region.

3. Furthermore, Sathyanarayana (2016) conducted a study in Bangalore, examining customer awareness and satisfaction with various E-banking services. Using self-administered structural questionnaires and multi-stage random sampling, the research highlighted a deep link between consumer education and knowledge of the benefits of E-banking services. The findings suggested demographic disparities in customer adoption, with a majority of female respondents being unaware of how to use E-banking services compared to their male counterparts.
4. Singh and Konnur (2016) explored consumer feedback on the implementation of improved E-banking technologies in Karnataka. The study, utilizing personal interviews and designed questionnaires, revealed that E-banking technologies, particularly ATMs, were widely used in the region. However, challenges such as high internet access costs and insufficient security measures for Internet Banking hindered its widespread adoption.
5. Mohsin and Ramesh (2017) emphasized the significant influence of E-banking on customer satisfaction in Karnataka, pointing out that E-banking services drastically enhance user satisfaction, ease of use, source credibility, and consumer perception toward services provided by banks and financial institutions.
6. Varma, Ashwini, Ranjith, and Jayan (2020) focused on the factors affecting the adoption of E-banking services in small finance banks in Karnataka, aiming to investigate the elements influencing consumers' willingness to use these services, particularly in small financing institutions.
7. In the article by Irfana and Raghurama (2013), the extent to which consumers take safety precautions while engaging in E-banking was examined. The study aimed to

assess customer knowledge of different internet banking frauds and recommended safety precautions for secure E-banking. The findings aimed to assist bankers in developing adequate rules for consumers utilizing banking services, ensuring safe E-banking practices.

8. Katagal, Mutkekar, and Garag (2018) conducted research to investigate consumer views of E-banking service attributes in the north area of Karnataka. The study emphasized critical E-service qualities from the customer's perspective, assessing the significance of these characteristics in enhancing customer satisfaction.
9. Nagadeepa (2020) explored demographic differences in client adoption of E-banking services in Tumkur Taluk. The study examined bank clients' demographic data, including gender, age, and profession, to understand the contrast between customers depending on their demographic profile in adopting E-banking systems.
10. Kaushik (2012) discussed the strengths and potential areas for improvement in the E-banking system of the State Bank of India (SBI). The study highlighted SBI's strengths such as outstanding customer service, broader reach, customer retention, quick availability of information, 24x7 access, and easy internet applications. Recommendations included efforts to increase strengths and overcome weaknesses.
11. Vidyashree (2020) focused on the impact of IT-enabled banking services on the operational performance of selected banks in Karnataka. The study argued that Information Technology (IT) could enhance operational efficiency in banks, leading to expanded service hours and increased client awareness of these services.
12. Vijaya and Prabhu (2021) explored the implementation of quality function deployment in banking services, specifically in rural areas of India. The research aimed to assess the needs and demands of rural banking customers using quality

function deployment, highlighting the potential application of this technology in various service-oriented organizations.

13. Singh (2019) aimed to investigate the current state of online banking in Indian banks, emphasizing the changes brought about by digitization and the challenges associated with the utilization of internet banking in the country.
14. Invali, Raghurama, and Chandramma (2011) studied how customers in urban and semi-urban areas use E-banking services. The findings highlighted the importance of demographic characteristics, computer technology competence, and information medium as determinants of channel adoption.
15. The study by Bakkesh V (2020) focused on determining how well consumers are aware of and prefer E-banking solutions provided by private-sector banks. The research indicated that consumers prefer E-banking solutions more conveniently in private sector banks than in the public sector, with considerations for privacy and security.
16. George (2018) employed the Technology Acceptance Model (TAM) and service quality to investigate the attitudes of E-banking consumers in Kerala. The study found direct impacts of TAM factors and perceived usefulness on E-banking use, with service quality characteristics influencing E-banking use via TAM factors.
17. J. Venkatesh and P. Periasamy (2006) discussed the role of E-banking in the emerging scenario of the banking business. They highlighted the competitive rivalry faced by the banking sector from overseas firms and new generation private sector banks due to economic liberalization.

18. B. Manoharan (2007) emphasized the need for businesses to blend marketing with personal financial consulting in the era of E-service for marketing financial services. The study discussed the importance of providing personalized financial services to meet clients' demands.
19. Dr. R. Vijayakumar and Dr. N. Raman (2007) argued in their paper on "Digital Banking" that the banking system in India is experiencing significant competition from non-traditional banking institutions offering services over the internet. They discussed the adaptation challenges faced by public sector banks in response to the technological changes in the banking industry.
20. Kamakodi and M Basheer Ahamed Khan (2008) listed important determinants affecting customers' choice of a bank in the E-banking era. Factors such as safety of funds, secure ATMs, availability of ATMs, reputation of the bank, and personalized services were identified as crucial in customers' decisions.
21. Mallikarjunan Krishnamurthy (2008) discussed product innovation in the banking industry, emphasizing the need for banks to move away from traditional products and offer more innovative, tailor-built services. The study highlighted the importance of risk management in parallel with developing new financial services.
22. Dr. A. Subbiah and Dr. Jeyakumar (2009) claimed that E-banking is becoming incredibly popular internationally, with India being no exception. They highlighted the role of E-banking in lowering transaction fees, gaining customer confidence, and providing effective consumer services in commercial banks in India.
23. V. Dheenadhayalam (2010) discussed the automation of the banking sector in India, emphasizing how technological advancements have changed the banking landscape. The study argued that IT can help banks provide a fair return to shareholders by

lowering costs, broadening access, and offering a more efficient and integrated platform for financial transactions.

24. Ahmadksath (2010) notes that the rapid pace of global change is primarily driven by technology, permeating various aspects of daily life. With information technology firmly established at home and in businesses, many tasks are now conducted online, leading to a gradual shift toward online banking among Indian clients. Both ATM and Internet transactions are on the rise, reflecting the increasing acceptance of online banking.
25. Dr. M. Abdul Hakkeem and Y. MoydheenSha (2015) emphasize the impact of customer satisfaction on the accessibility, understanding, and attentiveness of e-banking services. They assert that as technology becomes integral to society, a majority of banking customers now prefer and use e-banking services. To enhance services, customer trust, and retention, they suggest raising awareness among different age groups and addressing factors influencing customer satisfaction.
26. Neha Gupta and VandanaTandon Khanna (2015) find that demographic factors strongly influence characteristics such as technology acceptance, reliability, affordability, user acceptance, and accessibility in e-banking services. These factors, shaped by the population's demographic profile, should be considered in marketing decisions to enhance distribution channel effectiveness.
27. Ahmad's study in 2011 reveals that e-banking adoption significantly improves customer happiness, commitment, and positive word-of-mouth for Jordanian Commercial Bank. The study expands the definition of electronic banking services, providing recommendations for enhancing the current delivery of online banking.
28. Naveen Kumar and V.K. Gangal's research in 2011 highlights the growing expectations of customers in India's banking sector. New clients seek superior services at reasonable prices, suggesting that banks need to diversify their product and service offerings to stay competitive in the market.
29. Nirmaljeet Virk and Prabhjot Kaur Mahal's study in 2012 compares customer satisfaction in public and private banks in India. It suggests that personal relationships

between commercial bank executives and clients significantly impact customer satisfaction, with private bank executives having stronger relationships.

30. JayshreeChavan's 2013 study on "Internet Banking- Benefits and Challenges in an Emerging Economy" stresses the critical role of new information technology in expanding financial services. The study underlines the need for e-banking protection against fraudulent operations in the face of increased use of mobile and internet banking.
31. Vijay M. Kumbhar's 2011 study explores the factors influencing customer satisfaction in e-banking services. It investigates the impact of service quality on brand perceptions, perceived value, and satisfaction in e-banking, using customer surveys to gather relevant information.
32. Dr. Pooja Malhotra and Neetu Jain's 2012 study focuses on demographic factors affecting the adoption of internet banking in India. The research enhances understanding of both Internet Banking users and non-users, contributing to the comprehension of electronic banking.
33. Amruth Raj Nippatlapalli's study in 2013 assesses customer satisfaction of commercial banks, emphasizing the importance of customer satisfaction in marketing. The study conceptualizes customer satisfaction as an evaluation of how well a company's products and services match or exceed customer expectations.
34. Mallika K.S.K's 2014 research highlights the influence of socio-economic factors on people's attitudes towards e-banking. Discriminate Function Analysis reveals that individual variables such as attitude, complexity, economy, and utility significantly differentiate responses, with the majority expressing satisfaction with e-banking services.
35. Mathangi and Latasri's 2017 analysis of lead possibilities emphasizes the need for significant improvements in service processes to enhance productivity and service quality. The study underscores the importance of strengthening security procedures in response to the growing trend of cashless transactions.

36. Dr. Sharma's 2016 essay discusses obstacles faced by an emerging economy in banking. It anticipates online banking's growth due to increased knowledge among clients and the integration of financial services with e-commerce capabilities.
37. Khanna and Gupta's 2015 exploratory factor analysis identifies reliability, suitability, safety, and security as crucial factors influencing customer perceptions of online banking. The study emphasizes the need for demographic characteristics to be considered in determining how variables influence the advertising of financial goods and services.
38. Dr. Rajput's 2015 study assesses client perceptions of e-banking services, revealing positive attitudes toward electronic banking and satisfaction with its various aspects.
39. SaliBakare's 2015 study underscores the transformative impact of electronic banking on the traditional banking paradigm, urging institutions to develop strategic strategies to address associated challenges.
40. V. Krishnamoorthy and R. Srinivasan's 2013 investigation into consumer perceptions of online banking as a customer relationship management tool emphasizes the need for banks to innovate and build trust to retain customers.
41. Sharma and Himani's 2011 research explores bankers' opinions on e-banking practices, highlighting the persuasive role of bankers in encouraging customers to adopt e-banking services.
42. Dr. A. Subbiah and Mrs. R. Praveena's 2010 work on risk management in e-banking underscores the benefits and challenges of electronic banking, emphasizing the need for continuous attention and collaboration on an international scale.
43. Irina Bena's 2010 study assesses customer satisfaction at a Romanian bank, emphasizing the challenges in evaluating customer happiness and suggesting improvements in satisfaction metrics.

44. Bhosale and Nalwade's 2015 study focuses on the growth and advancement of the Indian banking sector, especially the rise of private and public sector banks, and emphasizes the need for banks to embrace technological innovations.
45. S.T. Surulivel and B. Charumathi's 2013 study using the Stochastic Frontier Approach evaluates the impact of IT on the cost efficiency and effectiveness of banks in India. The study finds a significant influence of IT on Indian banks up to a certain point.
46. Selvakumar T's 2017 investigation into the relevance of electronic banking services in India's economic growth highlights the role of e-banking in enhancing the quality of services offered by Indian banks.
47. Bihari S C's 2013 study explores the demand for a cashless society in India, citing technical advancements, benefits, downsides, and the expansion of e-banking as contributing factors.
48. Ranu Amar's 2010 research identifies factors contributing to the poor performance of micro-finance facilities and suggests the potential role of mobile technology in making microcredit available to the rural population.
49. Ravishankar's 2007 study discusses the potential of mobile phones in India for inclusive banking, outlining the benefits and challenges associated with mobile banking. These studies collectively provide valuable insights into the evolution, challenges, and potential of electronic banking in India, encompassing various dimensions such as customer satisfaction, demographic influences, technological advancements, and the transformative impact on traditional banking practices.
50. According to Swarup and Vishwakarma (2015), the proliferation of mobile banking in India has created new opportunities and challenges for the banking sector. The study emphasizes the need for a robust regulatory framework to address security concerns and protect the interests of customers. Additionally, the authors suggest that banks should focus on enhancing the user interface and experience to encourage greater adoption of mobile banking services.

51. Rao and Reddy (2014) conducted research on the impact of technology on the performance of public sector banks in India. The study highlights the positive correlation between technology adoption and the efficiency and effectiveness of banking operations. It emphasizes the importance of investing in advanced technologies to stay competitive in the rapidly evolving banking landscape.
52. In their study on "Mobile Banking Adoption in Rural India" (2016), Singh and Agarwal explore the factors influencing the adoption of mobile banking services in rural areas. The findings suggest that factors such as perceived ease of use, security, and awareness play a crucial role in shaping customers' attitudes toward mobile banking. The study recommends targeted awareness campaigns to promote mobile banking in rural regions.
53. Sharma and Choudhary (2017) investigate the role of trust in influencing customers' adoption of internet banking services in India. The study underscores the significance of trust-building measures, including data security and privacy protection, to enhance customers' confidence in online banking. Establishing trust is identified as a key factor in fostering long-term relationships between banks and customers.
54. In their research on "Evaluating the Impact of Internet Banking on Customer Satisfaction" (2014), Patel and Patel analyze the relationship between internet banking services and customer satisfaction. The study reveals a positive impact of internet banking on customer satisfaction, with factors like convenience, accessibility, and service quality contributing significantly to customer contentment.
55. Kumar and Mittal (2013) focus on the challenges faced by banks in implementing core banking solutions (CBS) in India. The study highlights issues such as infrastructure constraints, resistance to change, and the need for skilled manpower. It suggests that addressing these challenges is crucial for the successful adoption and integration of CBS in the banking sector.
56. Gupta and Arora (2016) examine the role of social media in shaping customer perceptions and attitudes toward banking services. The study suggests that banks can leverage social media platforms to enhance customer engagement, address grievances, and build brand loyalty. Social media emerges as a powerful tool for communication and relationship-building in the banking industry.
57. Chopra and Jain (2012) delve into the impact of e-banking on the financial performance of Indian banks. The study provides insights into how e-banking influences profitability, operational efficiency, and customer satisfaction. It

emphasizes the need for banks to continually innovate and adapt to changing technological trends to maintain a competitive edge.

58. In their exploration of "Financial Inclusion through E-Banking Services in India" (2018), Agrawal and Chauhan focus on the role of e-banking in promoting financial inclusion. The study suggests that e-banking services can bridge gaps in access to financial services, especially in rural areas. Policymakers are urged to facilitate the widespread adoption of e-banking for inclusive economic growth.
59. Shah and Shah (2011) conduct research on the factors influencing the adoption of online banking by Indian consumers. The study identifies factors such as perceived risk, awareness, and trust as critical determinants of online banking adoption. The findings contribute to understanding the psychological and behavioral aspects influencing customer choices in the digital banking landscape.
60. Garg and Lata (2016) investigate the impact of demonetization on digital payment adoption in India. The study explores how demonetization acted as a catalyst for the shift towards digital transactions and increased the acceptance of digital payment methods. The findings highlight the transformative effects of policy decisions on shaping the digital payment landscape.
61. Bhatia and Sharma (2018) analyze the challenges and opportunities associated with blockchain technology in the Indian banking sector. The study emphasizes the potential benefits of blockchain, such as enhanced security and transparency, while also acknowledging the need for regulatory frameworks to address concerns related to privacy and data protection.
62. Singh and Kumar (2019) focus on the emergence of fintech in India and its impact on traditional banking practices. The study discusses how fintech innovations, including mobile wallets and peer-to-peer lending platforms, are reshaping the financial services landscape. Traditional banks are encouraged to embrace collaboration and innovation to stay relevant in the evolving ecosystem.
63. A myriad of research studies has contributed valuable insights into the evolving landscape of digital banking. Fulbag Singh and Davinder Kaur (2010) underscore the importance of enhancing personal sources of information on mobile banking, particularly for rural consumers. Their focus lies on increased advertising to promote awareness and adoption of mobile banking services.

64. In a global context, Sunil Kumar Mishra and Durga Prasad Sahoo (2013) explore the advantages and disadvantages of banking services, emphasizing the necessity for investment in digitalization to align with changing trends. Their study highlights the pivotal role that digital transformation plays in shaping the future of banking services worldwide.
65. Shamsheer Singh (2014) delves into the penetration of mobile banking, shedding light on the critical factors contributing to its success. The study emphasizes the need for high-quality services as a key driver for customer retention in the dynamic landscape of mobile banking.
66. Doug Johnson (2009) contributes insights into smart credit cards, discussing their success in reducing corruption and proposing alternative payout methods to optimize efficiency and cost-effectiveness. The study focuses on innovative solutions within the digital banking realm, particularly in the context of credit card technologies.
67. Muralidharan D (2009) highlights the responsiveness of computerized banking to customer inquiries and emphasizes the role of information technology in streamlining banking services. The study sheds light on the advantages of incorporating technology to enhance customer interactions and improve overall banking efficiency.
68. Gaurav Agarwal (2007) directs attention to the expanding mobile phone market in rural India, identifying key concerns such as interoperability and security. The study recognizes the potential for mobile banking services in rural areas and stresses the importance of addressing key challenges to foster widespread adoption.
69. Sarat Chandra and Mukul Srivastava (2008) express confidence in Indian banks' readiness to face challenges, citing organizational competence and experience. Their study reflects on the resilience of Indian banks in adapting to the changing landscape of digital banking, showcasing organizational strengths.
70. GV Chalam and KS Nageshwara Rao (2006) explore security and privacy concerns as impediments to e-banking in India. The study delves into the challenges faced by

Indian banks in ensuring the security and privacy of customer information in the digital banking space.

71. R. K. Uppal (2008) assesses various e-channels and proposes corrective measures to enhance e-banking services. The study critically examines the different electronic channels utilized by banks and suggests strategies for optimizing and improving the overall efficiency of e-banking services.
72. Neha Dixit and S. K. Datta (2010) delve into the realm of internet banking, characterizing it as a self-service technology. Despite a significant increase in web users, the study highlights prevailing concerns among adults regarding the submission of critical personal information due to distrust in e-commerce encryption. Adult customers' cautious approach towards internet banking is attributed to a lack of bank competence and support. The study emphasizes the need for user-friendly banking websites designed with confidentiality and protection in mind.
73. Adewoye (2013) underscores the significance of information communication technology (ICT) in the landscape of e-banking. The study acknowledges the transformative impact of ICTs on commercial transactions and addresses the evolving needs of consumers in developed and developing countries. However, the study observes that while comprehensive e-banking services are available in many institutions globally, African banks, in particular, lag behind, with only a few progressing toward comprehensive banking apps.
74. Jeon and Kiyong (2014) shed light on consumer preferences in the United States, highlighting a preference for larger banks. The study attributes this preference to the convenience of larger banks operating numerous ATM centers, enabling customers to save on transportation costs.
75. Abaenewe et al. (2013) discuss the changing landscape of retail banking in Nigeria driven by the increasing acceptance and penetration of the internet. The study notes the positive impact of e-banking facilities on enhancing services for regular customers and businesses. However, it also underscores challenges such as fraudulent acts associated with e-banking, posing difficulties for the banking sector.

76. Tiago Oliveira et al. (2014) explore the factors influencing the uptake of mobile banking (m-banking), considering organizational and technological infrastructure along with behavioral goals. The study identifies trust, performance expectations, technological attributes, and task-technology fit as significant influencers on behavioral intention. It acknowledges the need for a longitudinal study and data quality parameters to comprehensively understand the potential of m-banking.
77. Taft and Jeanette (2007) apply the Technology Acceptance Model (TAM) to e-banking, emphasizing the importance of ease of use and proposed pre-training in e-banking technology.
78. Isern and Jennifer (2008) examine the relationship between economic structure, competitiveness, and the degree of state control in the banking sector. They highlight a positive correlation between economic structure and competitiveness, coupled with a negative relationship between state control and competitive pressure.
79. Pascal et al. (2016) delve into factors impeding business-IT alignment in a developing country's banking sector. The study emphasizes the need for banks to demonstrate agility and readiness in adopting modern technology, ensuring infrastructure interoperability, and addressing confidentiality issues to enhance overall business efficiency.
80. Atay and Apak (2013) provide insights into China's economic position, predicting its surpassing of the United States and the European Union in GDP before 2050. The study discusses the EU's trade strategy, emphasizing the role of cross-border Internet Banking activity in rapidly increasing, particularly with emerging markets like China.
81. Fernandez et al. (2017) contribute research on preventing electronic fraud, focusing on users' sensitivity to visual deception cues in phishing attempts. The study identifies visual differences between fraudulent and authentic websites, providing insights to help internet users recognize potential threats.
82. Rega (2017) investigates the relationship between banking innovation and its impact on bank return on equity. The study identifies a positive connection between bank

profit growth and banking advancement, emphasizing the potential for cost savings and cross-selling opportunities.

83. Stoica et al. (2015) explore strategies employed by the banking industry in Romania, emphasizing 'cost-oriented' and 'Internet banking-oriented' approaches. The study suggests encouraging business people to use e-banking for daily routines to enhance efficiency during global financial crises.

Conclusion:

In conclusion, the amalgamation of these diverse studies provides a nuanced understanding of the intricate relationship between consumers, technology, and the banking sector. From issues of trust and privacy inhibiting adult customers' adoption of e-banking services to the pivotal role of ICTs in reshaping the banking industry, each study contributes a piece to the larger puzzle. The preference for larger banks in the United States, challenges faced by African banks in embracing comprehensive e-banking solutions, and the potential of cross-border Internet Banking activity in emerging markets like China further underscore the global nature of these transformations. As the banking sector continues to innovate and adapt, these insights will prove invaluable for institutions seeking to navigate the dynamic landscape of modern banking.

Reference:

1. Basri, S., & Shetty, D. (2018). Predicting E-banking adoption: An evaluation of perception and behavioral intentions of small and medium enterprises in Karnataka. *Indian Journal of Finance*, 12(7), 28-41. <https://doi.org/10.17010/ijf/2018/v12i7/129969>
2. Rajanna, K. A. (2015). Awareness and Satisfaction Level of Customers Regarding E-Banking Services with Special Reference Atm Services: A Case Study of Chikkamgaluru District of Karnataka, in India. *International Journal in Management & Social Science*, 3(7), 88-103.
3. Sathyanarayana, M. N. (2016, June). A STUDY ON CUSTOMER AWARENESS & SATISFACTION TOWARDS USAGE OF. In *1-Day National Conference on "Innovation for Growth, Sustainability, Inclusion and Preservation"* (p. 48).
4. Singh, M. B., & Konnur, M. N. P. (2016, June). E-BANKING & RURAL CUSTOMER. In *1-Day National Conference on "Innovation for Growth, Sustainability, Inclusion and Preservation"* (p. 62).
5. Mohsin, M., & Ramesh, H. N. THE IMPACT OF E-BANKING ON CUSTOMER SATISFACTION IN FINANCIAL SERVICES: AN EMPIRICAL STUDY ON SELECTED FINANCIAL INSTITUTIONS OF KARNATAKA.
6. Varma, A. J., Ashwini, J., Ranjith, P. V., & Jayan, V. K. An Analysis of Factors Affecting the Adoption of E-Banking Services in Small Finance Banks in Karnataka.

7. Irfana, S., &Raghurama, A. (2013). Innovation in Indian banking: Extent of precautions taken by the customers while e-banking. *Astitva International Journal of Commerce, Management and Social Sciences*, 2(1).
8. Katagal, P. R., Mutkekar, R. R., &Garag, A. G. (2018). Exploring internet banking service quality attributes and its impact on customer satisfaction. *Pacific Business Review International*, 11(3), 18-27.
9. Nagadeepa, C. (2020). E-Banking Acceptance: A Study on Demographic differences among rural customers concerning Tumkur Taluk. *Journal of Information and Computational Science*, 10(2), 714-721.
10. Kaushik, A. K. (2012). E-banking system in SBI. *ZENITH International Journal of Multidisciplinary Research*, 2(7), 76-97.
11. Vidyashree, D. V. A STUDY ON IMPACT OF IT-ENABLED BANKING SERVICES ON OPERATIONAL PERFORMANCE OF SELECTED BANKS IN KARNATAKA.
12. Vijaya, G. S., &Prabhu, P. D. (2021). Quality function deployment technique for banking the unbanked: a case study in Karnataka. *International Journal of Productivity and Quality Management*, 34(3), 363-378.
13. Singh, A. (2019). Awareness of Internet and Internet Banking in Indian Banks.
14. Invali, S., Raghurama, A., &Chandramma, M. (2011). Modeling the Adoption of Basic E-Banking Services in Urban and Semi-Urban regions in India. *IUP Journal of Bank Management*, 10(3), 98.
15. BAKKESH V, A. L. U. R. (2020). A STUDY ON DETERMINANTS OF CUSTOMER ADOPTION OF E-BANKING SOLUTIONS WITH SPECIAL REFERENCE TO PRIVATE BANKS.
16. George, A. (2018). Perceptions of Internet banking users - a structural equation modelling (SEM) approach. *IIMB Management Review*, 30(4), 357-368.
doi:10.1016/j.iimb.2018.05.007
17. J.Venkatesh, &P.Perisamy. (December 2007). "Role of E-Banking in Emerging Scenario". *The Professional Banker*, PP.53-57
18. B.Monoharan. (August 2007). "E-Service as a tool for marketing of financial services". *The Professional Banker*, PP.66-71.
19. Dr.R.Vijayakumar, &Dr.N.Raman. (September 2007). "Digital Banking". *The Organizational Management*, PP5-8.

20. N.Kamakodi, & M. A. (November 2008). "Customer Expectations and service level in E-Banking Era". The ICFAI Journal of Bank Management, PP.50-85
21. Krishnamurthy, M. (June 2008). "Product Innovation in Banking Industry-A brief Study of e-banking scenario". The Professional Banker, PP.51-54.
22. Dr.A.Subbiah, &Dr.Jeyakumar. (August 2009). "E-banking - A New Dimension of Customer Service Of Commerical Banks of India". The Monthly Public Opinion Surveys, PP.12-15
23. V.Dheenadhayalan. (February 2010). "Automation of Banking Sector in India". The YOJANA, PP. 32-35
24. Ahmadksath (2010) "e-banking consumer behavior",http://www.google.co.in/url?sa=t&rct=j&q=&esrc=s&source=web&cd=3&cad=rja&ved=0CDgQFjAC&url=http%3A%2F%2Fwww.scribd.com%2Fdoc%2F31035235%2F1%2FINTRODUCTION-OF-E-BANKING&ei=F3LwUt-qHMezrgeZzIGwDQ&usg=AFQjCNEGQVP0MGY5MF568khzfJMe8mvCHw&sig2=xSRmZeotMQhD-KqO9z_8UA&bvm=bv.60444564,d.bmk
25. Dr. M. Abdul Hakkeem and Y. MoydheenSha (2015) "An Empirical Study towards Customer Satisfaction in Internet Banking services with special reference to Tiruchirappalli District", IJSR - International Journal Of Scientific Research, Volume: 4, Issue: 5, May 2015, ISSN No 2277 – 8179.
26. VandanaTandon Khanna1 & Neha Gupta (2015) "Customer's Perception about Banks Technology for Innovative Delivery Channels of Public Sector Banks (PSBs) of India", International Journal of Business and Management; Vol. 10, No. 2; 2015 ISSN 1833-3850 E-ISSN 1833-8119.
27. Ahmad, A. M.-Z. (2011). E-banking functionality and outcomes of customer satisfaction: An empirical investigation. International journal of marketing studies, 53.
28. Naveen, K. &Gangal, V.K. (2011). "Customer Satisfaction in New Generation Banks: A Case Study of HDFC
29. Nirmaljeet, V. &Prabhjot, K.M. (2012). "Customer Satisfaction: A Comparative Analysis of Public & Private Banks in India."
30. JayshreeChavan, "Internet Banking- benefits and challenges in an Emerging Economy",2013