



International Journal of Applied Business and Economic Research

ISSN : 0972-7302

available at <http://www.serialsjournals.com>

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Volume 15 • Number 22 (Part 2) • 2017

Customer's Demographics, Adoption & Usage Pattern and Service Quality in Case of Alternate Banking Channels: A Literature Review

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ABSTRACT

Rapidly revolution in technology has change the banking transactions procedure in today competitive world. Banking transactions have been change from last decade because the modern banking has taken over traditional banking. It was the time when customer goes to the banks, fill the form, standing in a cue for long time and then depositing and withdraw the money. But now customer can do the banking transaction anytime and anywhere. New ways and means of doing banking transactions are taking place in the form of Alternate Banking Channels. Alternate banking channels are adopting by the customers because customers are more aware then before.

This paper is to examine the interrelation among customer's demographical characteristics, adoption and usage pattern and service quality gaps in case of Alternate banking channels. This research is based on extensive literature review. We also proposed a conceptual model based on literature review which specifies positive and significance interrelationship among customer's demographical characteristics, adoption and usage pattern and service quality gaps in case of Alternate Banking Channels.

Keywords: Alternate banking channels, SERVQUAL, Customers demographic characteristics.

1. INTRODUCTION

Due to the immense competition, entry of foreign and private banks in India, and the Indian Banking industry has been changing in terms of services, customer satisfaction, product offering etc. No doubt increasing competition sometimes confuses the customer for making the right decision. Every bank is using

the customer satisfaction methods, tools, techniques and even software's because customer satisfaction is the only way to survive in the today's cut-throat competition As a customer, most of us are directly and indirectly associated with the services of the Bank.

Alternate banking channels are the new technology based, anywhere anytime, branchless, convenience and time saving, cost effective and off course new technological adoption in the banking sector in terms of Alternate Banking Channel Services. These services now became very well accepted and suitable means of dealing with banks now-a-days. With the advancement of the information technology, banking sectors are giving the Alternate Banking Channel services to the customer and simultaneously banks are now focusing and motivating to the customers for using these services. These services like online banking, mobile banking, ATM, Credit card and debit card, EFT, RTGS, NEFT, etc., But here question arise that whether customers are adopting these services or not. If they are, then what is the usage pattern of these services? What are the customer's demographical factors which make impact on the usage of Alternate Banking Channel services? However it has been observed from the past studies that Indian banking customers are unenthusiastic to adoption/usage of the Alternate Banking Channel services. This research is to examine the impact of customer's demographical factors on the adoption and usage of Alternate Banking Channel services and also examine about what are customer perception and customer expectation regarding the Alternate banking channels services.

Today's is the time witness of massive competition. In Indian banking industry where hand written ledgers are replaced by desk top computer and pass books are replaced by computer generated account statement. Now the customers wallet is full of plastic cards i.e. debit or credit card. Now the Indian banking sectors have adopted the different alternate channels to satisfy the customers and they are generating good revenue as well. **Krishnana.M, (2013)** found that now banks are converting into core banking systems which resulted in networking of branches as well as the ATM, across India. According to her ATM network crossed 100000 marks in 2012. Due to this customer need nor go to the branches and they can save their time and efforts. With the emergence of new technology which increase efficiency through automation, decreasing the overall cost and increasing the services quality by eliminate the waiting time and giving more suitable access. ABC is now supported with technological advancement such as internet, cell phone applications or interactive kiosks, which Leeds to the multichannel service systems **Patrício et. al., (2009)**. Technological innovations in banking provide many efficient alternative delivery channels to customers **Frei et. al., (1998)**.

According to Burns, (2002) due to the advancement in technology and communication, now It is possible that customer can do the numbers of transactions from anywhere with the help of Alternative Banking Channel.

(World Retail Banking Report-2008, pp-40; Shrotryiya, 2007; Ogilvie, 2008; Rakesh Mohan, 2002; Niels et. al.,, 1999; Chris et. al.,, 2005; Sathye, 1999) says that ADC is the modern methods of doing the banking operations, include all non traditional methods of banking such as ATM, internet banking, bank automation, core banking, credit cards, debit cards, mobile banking, EFT etc.

Kimball & Gregor, (1995) Suggested that Alternate Delivery Channels are not only decrease the costs and increase competitiveness, but they have the ability to keep the existing customer as well as to magnetize the new customer.

2. REVIEW OF LITERATURE

Akhtar, N., Mehmood, M.T., Pervez, M.Z., Aslam, F., & Akhtar, H.M.A. (2016) research examine the religion awareness regarding product and service, awareness to financial teaching of Islam, advertising, networking have the strong impact on the perception of customer regarding Islamic banking. It indicate that religion, awareness regarding Islamic banking product and service, advertising, networking and awareness regarding financial teaching of Islam have positive impact on the perception of customers in Islamic banking

Bhatt, A. (2016). Study revealed that people are frequently using the ATMs services which is more than the other alternate banking channels like internet banking and mobile banking. Few factor found by the researcher in his study which can influence the more number of people for adopting mobile banking like time effectiveness, safety convenience, operational simplicity and ease of navigation. Study also revealed that females users working in private sectors with high income class and married for them time-effectiveness is one of the critical factor for influencing the usage of *m*-banking.

Mwatsika, C. (2016) study results that the customer satisfaction level in ATM Banking are 40%. Also study conclude that the mass respondents would not switch banks despite poor ATM banking and will continue refer the same bank in spite of having poor ATM banking.

Kaur, N., & Kiran, R. (2015) founded in their research which was on public, private and foreign shows that customer are more satisfied with the services quality of the foreign banks then the private and public banks.

Ravindran, D. S. (2015) concluded in their study that the Perceptions about the risks involved in *m*-banking had adverse impact on service quality and satisfaction. Also revealed that customers are satisfied with the new intervention like Mobile banking.

Ameme, B. K. (2015). Study revealed that gender specification don't have any impact on usage pattern and customer satisfaction in case on internet banking. Apart from gender specification education level, employment status and age group posses the correlation with the usage and adoption on internet banking services, so banks should take on different strategy for different target groups of customers. Research also revealed that employment status is positive in relation to internet banking but simultaneously banks should consider security as a major components in developing their promotional strategies.

Joshi, V., & Bansal, A. (2015). This study concludes that perception of the customer towards internet banking determine by four dimension i.e. Usefulness, Exposure, Trust and Ease-of- Use. Out of these four dimensions, two dimensions viz. Exposure and Trust can extend the implications of the Technology Acceptance Model (TAM) to the Internet banking Adoption.

Joshua, A.J., & Koshy, M.P. (2015). research concluded that frequency and duration of using the internet banking is far off and there is much more scope for the progress which is pertaining to its usage. Maximum usage perceived in ATM services followed by branch banking and internet banking and minimal use through mobile banking and tele banking.

George, A., & Kumar, G.G. (2014) study suggested that service qualities dimensions are very much important in case of Internet banking. They also state that customer satisfaction in case of internet Banking depends on various dimensions like privacy, responsiveness, security, fulfillment, and reliability. Banks should understand the importance of above mentioned dimensions because these dimensions directly affect the customer satisfaction and bank must focus on these dimensions.

Ahmad, A., & Bashir, R. (2014) research states that level of consumer awareness acts as a significant factor for customer's services utilization decision in banks. Results also state that analysis shows a positive relationship and impact of customer attitude level and customer's services utilization decision, which enables the stakeholders for making strategies for mutual benefits.

Sagib, G.K., & Zapan, B. (2014) opined that service quality is very much important as a total precursor of customer satisfaction, but only three dimensions have a positive influence on satisfaction (reliability and responsiveness, efficiency and convenience) are the three elements which have a positive influence on customer satisfaction and rest of the elements have influence on customer retention (reliability and efficiency).

Mwatsika, C. (2014) study revealed that more than half of the respondents are satisfied with ATM services from their respective banks in Malawi. The study has agreed with Parasuraman et al., (1988) and Zeithaml (1990) that reliability is the one of the most important Service Quality element followed by responsiveness, empathy and assurance and tangibles are the fewer contributors to customer satisfaction.

Bishnoi, S. (2013) paper analyzed the variety of significant aspects related to ATM services. Most of the respondents use ATM services only for cash withdrawal and for online shopping. Other aspects apart from cash withdrawal are least used services of ATM. So the bank authorities should make an effort to increase the different services of ATM used by the customer. Study also revealed that education level and various income groups also have a positive impact on using the ATM services and perception of the customer regarding the bank whether public or private do not differ.

Allred, A.T., & Addams, H.L. (2013) conducted a similar study and suggests that assurance, reliability and responsiveness are the major dimensions in measuring the services quality in a bank.

Ben e Corneliu (2012) research suggests that applying SRVQUAL dimensions, tangible and reliability are recorded positive value between perception and expectation. Other dimensions like assurance, responsiveness and empathy the bank will have to take action if they want the higher level of customer satisfaction. They also recommend that appearance of employees, timeliness of services and improve employee availability could reduce the negative gap.

Baksi, A.K., & Parida, B.B. (2012) study opined that in his study maximum numbers of customers are very much comfortable with the electronic and mobile banking channels. The result of the study also shows that 'customers are more prone towards physical availability of the human'. They also suggested that due to the immense competition there is a strong requirement of service differentiation and customization on the basis of automated service delivery channels.

Echchabi, A. (2012) study shows that customer satisfaction is the outcome of the three dimensions assurance, responsiveness and empathy. Bank should more focus on these three dimensions if they really want to win competitive challenge.

Swar, B.N., & Sahoo, P.K. (2012) Customer's perceptions of service delivery significantly influence customer's perceptions of service quality. Customer's expectations of service delivery influence the customers' expectations of service quality. Also it revealed that there is a positive relationship between service delivery and service quality.

Kalaiaarasi, H., & Srividya, V. (2012) Study concludes that online banking usage in youngsters is really influenced by the online efficacy, perceived ease of use and perceived usefulness. They also concludes that there is risk like security and privacy which are associated while using the online banking which have negative impact the actual usage of online banking users in India.

Kaur, D., & Singh, F. (2012) This study revealed that significant focus on educational background and location (rural and urban) of customers. Results states that location of the customers play significant role or have positive impact on customer awareness regarding banking services. Results also revealed that bank should focus on education the rural customers regarding the banking services so that rural customers use the banking services without any fear and hesitation. Also bank should put the customer guidance unit in the branch so that customers can clear their doubts and inquiry regarding the services offered by banks.

Rani, M. (2012). Research revealed that in her study, around 60 % people have positive perception & are satisfactory with E-Banking except one parameter (E-Banking is easy to use). Due to the very less information about the computer and internet people of these areas are not frequently using all the E-banking services, because peoples feel hesitation in using E-banking services.

Sharma, N., & Sharma, G. (2011) This study revealed that customers are more concern about the security aspects when they are using internet transactions. As the sites are hacking and been attached by hackers. With this aspects customer are interacting with the banks so that relationship between bank and customer are develop in a positive manner.

Aderonke, A.A. (2010) Study revealed that ATM is one of the majorly and widely use e-banking service. Customer who are using the e-banking services, they are use ATM services because of it is convenient, easy to use, time saving and suitable/appropriate for the transactions. Also privacy and security is the main concern of the users which interrupt for continue using the ATM services.

Devi, P.A., & Malarvizhi, V. (2010) Study concluded that customer's perceptions regarding e-banking services are satisfied. In all the e-banking channels only ATM service is much admired with cost effective. Sometime customers face problems which are more of related to technical aspects. Study also focused on more awareness and more and more training programs (like demo fair) for the customers at their centers.

Khurana, S. (2009) study was aimed to identify customer preferences towards online banking and to find out various service quality dimensions that affect customer satisfaction.

Uppal, R.K., & Chawla, R. (2009) Study concludes that demand of the customers are increasing rapidly with the passage of time. Customers have preference to avail the e-banking services, but due to the some problems like a lesser amount of knowledge, poor response of the bank employee, misuse of ATM card and complexity in opening the bank account while using these alternate channel. Bank should focus on all these aspects.

Goldfarb, A., & Prince, J. (2008) research claimed hat in case of digital divide there is significant difference between internet adoption and usage on the basis of demographic characteristics. They also revealed that people with high income and education adopt the internet but they spend less time on the same.

Srivastava, R.K. (2007) study concludes that The research concludes few factors like education, gender, income have positive impact on the usage of internet banking. And some of the factors like trust, gender, education, culture, religion, security, price can have very less impact on the consumer attitude towards internet banking.

M. Kolodinsky and Jeanne M. Hogarth and Marianne A. Hilgert (2004) research concluded that relative advantage, complexity/simplicity, compatibility, observability, risk tolerance, and product involvement are associated with adoption. Income, assets, education, gender and marital status, and age also affect adoption. Adoption changed over time, but the impacts of other factors on adoption have not changed.

Sohail, M.S., & Shanmugham, B. (2003) Study examines the adoption of internet banking services particularly in the case of Malaysia. Study examine that few factors like Internet accessibility, awareness, attitude towards change, computer and Internet access costs, trust in ones bank, security concerns, ease of use and convenience affecting the adoption on internet banking services in Malaysia. Also bank should focus superior promotional efforts for creating the awareness of e-banking services.

Chau, P.Y., & Lai, V.S. (2003) Study conclude that personalization, alliance services, task familiarity, and accessibility establish to have major impact on perceived usefulness and perceived ease of use, which, in turn, were found to be vital factors in encouragement a optimistic attitude toward accepting the services.

Thornton, J., & White, L. (2001) research found that Different segments within the financial market that have considerable different level if usage of financial distribution channels. Research was done on the different financial distribution channels like ATM, EFT, POS, credit card Cheques, internet banking and telephone banking.

3. OBJECTIVES OF THE STUDY

1. To study the impact of demographic characteristics on adoption/usage of Alternate Banking Channels services.
2. To identify service quality gaps between services expected and services obtained by applying SERVQUAL.
3. To suggest a conceptual model based on study.

4. HYPOTHESES TO THE STUDY

Hypotheses proposed under the study are:

1. There is no adoption/usage of Alternate Banking Channels Services.
2. There is adoption/usage of Alternate Banking Channels Services.
3. There is no relationship between demographic characteristics and adoption/usage regarding Alternate Banking Channels.
4. There is relationship between demographic characteristics and adoption/usage regarding Alternate Banking Channels.
5. There is no gap between what customers expectations and customer perceptions in case of Alternate Banking Services.
6. There is gap between customers expectations and customer perceptions in case of Alternate Banking Services.

5. RESEARCH METHODOLOGY

Our research is directed at analyzing the Customer's Demographics, Adoption & Usage Pattern and identification of Service Quality gaps in case of Alternate Banking Channels.

Design of the study: Descriptive study

Scope of the research: limited to Banking sector

Method: Conceptual model, based on literature review, SERVQUAL model (**S**ervice **Q**uality) for knowing about the service quality gaps between what Customer Perception and Expectation.

Data collection: Secondary sources (extensive literature review)

Gap identification: Need of the study

The gaps identification from the above table and literature review, clearly state the need of the research, that is adoption/usage of Alternate Banking Channels like internet banking, ATM, online banking, credit and debit card, POS, EFT, etc. are influenced by demographical characteristics of the customers. Customer takes decision regarding the adoption/usage on the basis of education level, income level, age and the other demographic characteristics. One major finding/gap after reviewing the literature is that very few alternate banking channels were used as banks are providing so many

6. THEORETICAL FRAMEWORK

Based on the literature, following determinants have been identified:

- (a) Customer demographic characteristics
- (b) Adoption/usage of Alternate Banking Channels
- (c) Gap identification with SERVQUAL Model (Customer expectation-Customer perception)

Name of Author and Year of Publish	Research topic	Research objectives	Research methodology	Outcome of the study	Research gap
1 Ameme, B.K. (2015).	The impact of customer demographic variables on the adoption and use of internet banking in developing economies. <i>Journal of Internet Banking and Commerce</i> , 20(2), 1.	a. To examine the extent to which bank customers have adopted internet banking b. To find out if gender influence the adoption of internet banking c. To identify the effect of internet banking on queues in brick and mortar branch banking d. To measure the level of association between age, level of education and occupation on the adoption of internet banking.	Cross sectional, quantitative research approach, chi square test, secondary data collection, Technology Acceptance model	Study result that few demographic factors like gender is one of them that don't have any major impact on customers in adopting/using the internet banking. Study also revealed the positive relationship between employment status, educational level and customer adoption and usage of internet banking services in Ghana.	More or multiple banks and more demographic characteristics of the customers could be add for having more relevant results. In addition to this income and different employment status could added more advantages to the future research.
2 Bishnoi, S. (2013).	Demographic Variables and ATM Services: An Empirical Survey. <i>Globom Management Journal</i> , 7(1/2), 34.	The aim of the paper is to provide an around work investigation of the various transactions, reasons and problems in ATM services, and to analyze the relationship between demographic variables and ATM services provided by various banks.	Questionnaire, T test	Research revealed that education level and various income group also have positive impact in using the ATM services and perception of the customer regarding the bank whether public or private do not differ.	Study was limited to three cities. Foreign bank could be add more relevant results as they are having more technological advancement services then private and public banks
3 Rani, M. (2012)	Study on the Customer Perception Towards Banking in Ferozpur district	To study the perception of respondents towards E-banking. To measure the satisfaction level of people towards E-Banking.	Questionnaire, Judgmental sampling technique, exploratory study	Research revealed that in her study, around 60 % people have positive perception & are satisfactory with E-Banking except one parameter (E-Banking is easy to use). Due to the very less information about the computer and internet people of these areas are not frequently using all the E-banking services, because peoples feel hesitation in using E-banking services	Sample size and area of study was limited.
4 Kalaiarasi, H., & Srividya, V. (2012)	A Study on Factors Influencing Young User's Online Banking Channel Usage in India. <i>Journal of Commerce and Accounting Research</i> , 1(3), 17.	This study addresses the influence of factors proposed by acceptance model along with risk and user's online efficacy to explore the actual usage of young online banking users in Tamilnadu, India	Technology adoption model, t test	Study concludes that online banking usage in youngsters is really influenced by the online efficacy, perceived ease of use and that there is risk like security and privacy which are associated while using the online banking which have negative impact the actual usage of online banking users in India.	More e-banking channels and country/area can be added for having more relevant result and also focus could be more on continues usage of online banking users .

#	Name of Author and Year of Publish	Research topic	Research objectives	Research methodology	Outcome of the study	Research gap
5	Aderonke, A. A. (2010).	An empirical investigation of the level of users' acceptance of e-banking in Nigeria. <i>Journal of Internet Banking and Commerce</i> , 15(1), 1.	Paper focuses on determining the level of users' acceptance of the electronic banking services and investigating the factors that determine users' behavioral intentions to use electronic banking systems in Nigeria.	Technology acceptance model, questionnaire, multiple regression and correlation analysis	Study revealed that ATM is one of the majorly and widely use e-banking service. Customer who are using the e-banking services, they are use ATM services because of it is convenient, easy to use, time saving and suitable/appropriate for the transactions. Also privacy and security is the main concern of the users which interrupt for continue using the ATM services	Study was limited to only one e-banking system i.e. ATM. More e-banking channels and sample size could be add for getting more relevant results.
6	Rajesh Kumar Srivastava, Innovative Marketing, Volume 3, Issue 4, 2007	Customer's perception on usage of internet banking	Research was focused on what the customer's perceptions about internet banking and what are the drivers that drive consumers. How consumers have accepted internet banking and how to improve the usage rate were the focus of research area in this study.	Qualitative exploratory research using questionnaire was applied	The research concludes few factors like education, gender, income have positive impact on the usage of internet banking. And some of the factors like trust, gender, education, culture, religion, security, price can have very less impact on the consumer attitude towards internet banking.	More sample size and more banks. Religion could be one of the important factor but due to the limited sample size of minorities.
7	Jane M. Kolodinsky and Jeanne M. Hogarth and Marianne A. Hilgert (2004)	The adoption of electronic banking technologies by US consumers	Explores factors that affect the adoption or intention to adopt three e-banking technologies and changes in these factors over time.	Questionnaire survey method, bi-variate analyses to describe sample, multivariate analysis	The paper finds that relative advantage, complexity/simplicity, compatibility, observability, risk tolerance, and product involvement are associated with adoption. Income, assets, education, gender and marital status, and age also affect adoption. Adoption changed over time, but the impacts of other factors on adoption have not Changed.	This study is limited to three e-banking channels. Furthermore we can add more e-banking channels.
8	Chau, P.Y., & Lai, V.S. (2003).	An empirical investigation of the determinants of user acceptance of internet banking.	What factors will impact the decisions of customers in adopting the service	Technology acceptance model, confirmatory analysis	Study conclude that personalization, alliance services, task familiarity, and accessibility establish to have major impact on perceived usefulness and perceived ease of use, which, in turn, were found to be vital factors in encouragement a optimistic attitude toward accepting the services.	
9	Thornton, J., & White, L. (2001)..	Customer orientations and usage of financial distribution channels. <i>Journal of services Marketing</i> , 15(3), 168-185	To find out the usage of, and attitude of the customers towards financial distribution channels	Exploratory research, quantitative cross-sectional study, questionnaire method	Different segments within the financial market that have considerable different level if usage of financial distribution channels is concern. Research was done on the different financial distribution channels like ATM, EFT, POS, credit card Cheques, internet banking and telephone banking.	The study could be done on regular customers rather than credit union and different geographical region. The means for confirming the levels of representative

7. SERVQUAL MODEL

Model of Service Quality Gaps (Parasuraman et. al., 1985; Curry, 1999; Luk and Layton, 2002)

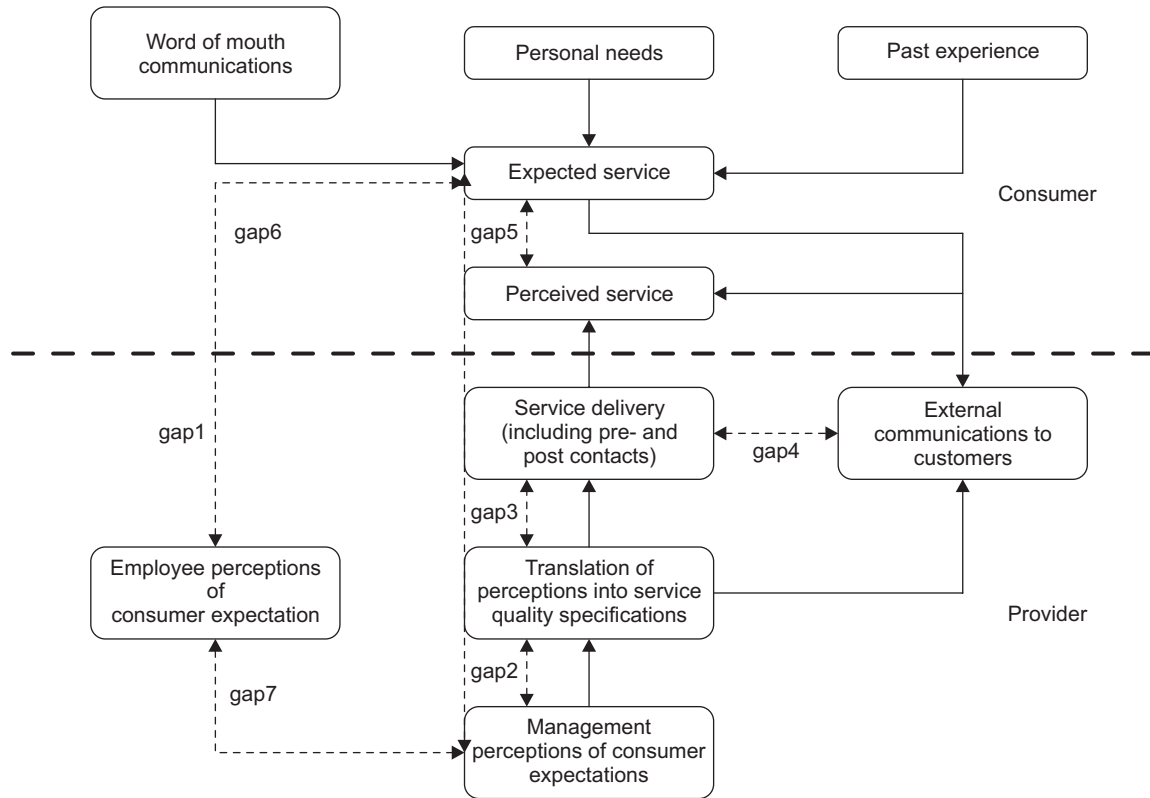


Figure 1

Conceptual Model developed by Author based on literature review

8. MAJOR FINDINGS FROM CONCEPTUAL MODEL

After the thoroughly going through the literature review, the finding state that demographic characteristics of the customer s have directly and significant impact on the adoption/usage of the Alternate Banking Channel Services. Majorly the outcome of the above conceptual model shows that Education level, Income level, Occupation, Age, Employment status have the significant impact of the adoption/usage of the Alternate Banking Channels Services. Adoption/usage of these services are depend on Convenience, Easy to use, Time saving, Suitable/appropriate, Trust, Cost effective, Accessibility, Awareness and Ease of use of the customers. Model shows a positive relationship between demographic characteristics and adoption/usage of alternate banking channel services. Conceptual Model also revealed that there are some gaps regarding the Alternate Banking Channels Services between customer expectation and customer perception, which needs to be understood by the bank authorities so that more customer loyalty and delightfulness could be create. These gaps are like very less information about computer and internet, Security, Privacy, Hacking, less awareness about Alternate banking Channel services etc. If customers are facing these types of difficulties in services that will directly impact on the adoption/usage of the Alternate Banking Channel Service. So after knowing about these gaps bank authorities must remove these gaps so that customer expectation will met with customer perception.

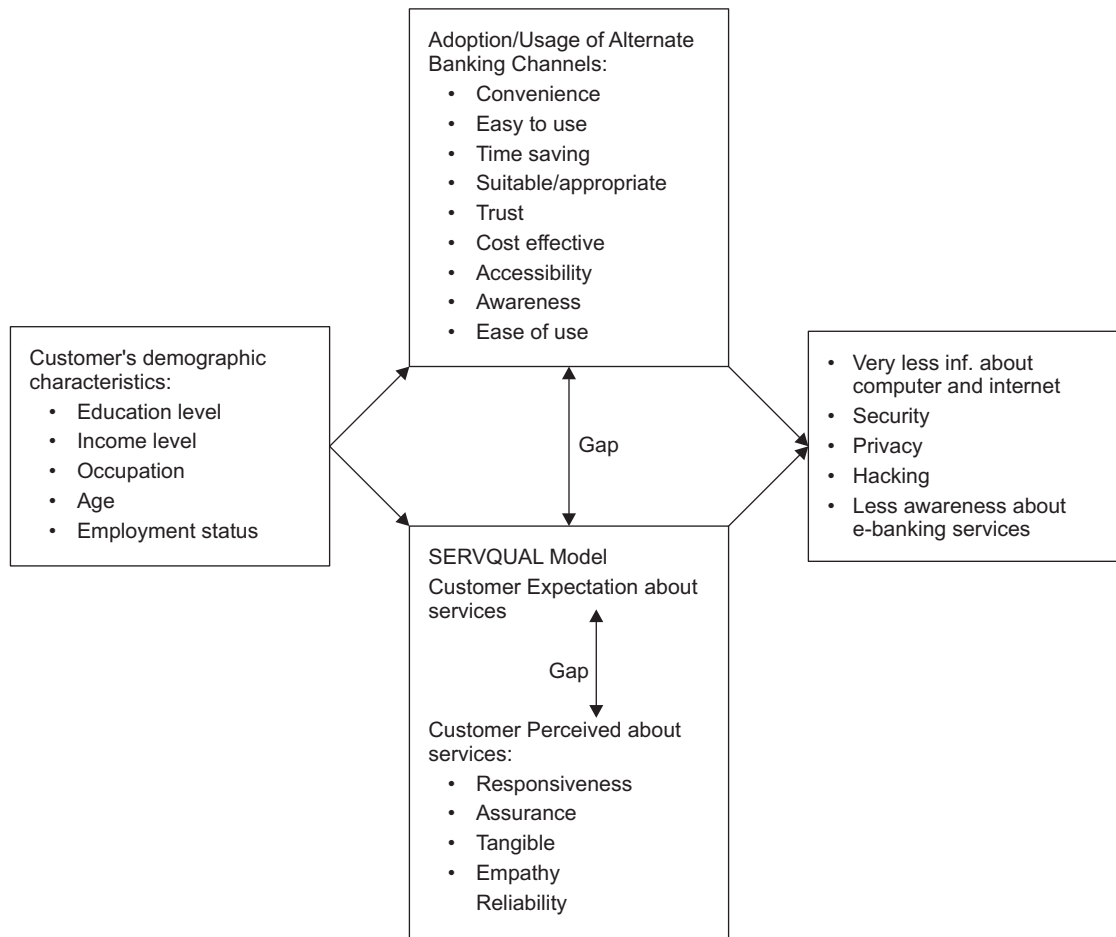


Figure 2

Expected Contributions

Our research contributes to the both managerial and academic as well. Managerial and academic of the research contributions are as follows:

Managerial implication: This research could be useful for the banking sector because this research will provide the insight to the bank authority about the adoption/usage pattern regarding alternate banking channel services. It is very important for the banking authority to know about the adoption/usage patterns regarding ABC services which they are offering to customers. They would come to know that impact on demographic characteristics of customers on the adoption/usage of Alternate Banking Channel Services, so that banking authority frames out the strategy. This research will give the means to banking authority for making their marketing strategies and simultaneously they can reduce the gap/gaps if any, between what customers perception and expectation.

Academic implication: This research will contribute to the academic and to those who are doing or planning to do the research which is specifically related to service quality gaps in banking sector. This research will also provide the information about the different attributes, which further contributed to the adoption/usage regarding Alternate Banking Channels services and the identification of service quality gaps

between what customers expecting and what customer obtaining by applying SERVQUAL model. This research is limited to the literature review only. So for future scope literature reviews could be extended to find out the more refine results. Our research is based on literature review which leads to conceptual model and finally the result of the study. Result could be more refined, if the data will be collected from the customers of the banks with the help of questionnaire.

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