

An Empirical Study on Customer Perception on E-Banking Services

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Abstract

In the present scenario, most of the business organizations are using the internet for a variety of communication tasks, such as promotion of consumer awareness and interest, providing information and consultation, facilitating two-way communications with customers through e-mail, stimulating product trial and enabling customers to place orders. In order to avail the benefits that are accrued through using Internet, financial institutions like banks are transforming themselves and conducting their business electronically. This transformation from normal banking to electronic banking enabled customers to transact online, while saving on various factors.

E-banking is an abbreviation for electronic banking. E-banking allows you to conduct bank transactions online, instead of finding a bank and interacting with a teller. Most of the U.S. banks offer e-banking, though the extent of the services may vary. For instance, some banks may offer unlimited bill pay options while others restrict online activity.

This study examined “An empirical study on customer perception on e-banking with special reference to selective banks at R.T.Nagar in Bengaluru”. The main objective of this study is to identify the factors which are influencing the customers’ to open an account with selective banks and the problems faced by the customers’ while using E-banking. The data collected from the primary source were analyzed with the help of various statistical measures.

Keywords: E-Banking, Customer perception, services

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1. Introduction

1.1. Definition of e-banking

E-banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. E-banking includes the systems that enable financial institution customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services through a public or private network, including the Internet.

1.2. Technology-Oriented Services in Select Banks:

1. ATM (Automated Teller Machine)
2. Plastic Money
3. Electronic Payment System
4. EDI (Electronic Data Interchange)
5. Mobile Banking
6. Tele Banking
7. Internet Banking
8. Online shopping and electronic payment

1.3. Advantages for e banking

♣ Ease of use

Electronic banking allows you to conveniently conduct your banking activities online. Customers can view their account balances and statuses from their home computer.

♣ Direct deposit

Before the advent of direct deposit, normally we use have manual cheque deposit, clearance and transfer from one bank to another. Now, because of e-banking customers need not go the bank physically. One can operate any banking activities thorough e-banking facilities.

♣ Portability

If customers are online banking customers, they have the option of accessing their banking information from their home computer.

♣ Bill Pay

Bill pay is a service that banks offer to help customers' pay their bills on time, at the same time every month. They collect the bills that they want to be included in the bill pay service and set up their bank account to pay a certain amount each month to each biller. Online banking customers can do this from home; otherwise visit their bank to set this up.

♣ Money Transfer

If the customer hold multiple accounts, and wish to transfer from his account to any other accounts, e-banking assist him to transfer fund from one account to another account easily without visiting bank branches.

1.4. Disadvantages of e-banking

♣ Internet connection

Not everyone enjoys the luxury of having a stable and fast Internet connection at home. Aside besides having a personal computer or laptop, having stable Internet access at home is a basic prerequisite to performing electronic banking. Of course, one can always use a public computer with Internet access; however, the security of public computers is always a concern.

♣ **Computers know how**

Conducting a successful electronic banking transaction, like paying bills online, requires basic computer skills and knowing their way around the Internet. Being computer-literate is not common to everyone especially seniors who might not have grown up using computers and this is a major disadvantage to electronic banking.

♣ **Delayed Statements**

When performing online banking there is not a standard at which payments made will show up on your online bank statements; they might show up two to three days later, depending upon the bank. When banking in- person, you can generally get the exact status of your bank account.

♣ **Security Concerns**

One of the biggest disadvantages of doing electronic banking is the question of security. With the prevalence of key loggers, phishing emails, Trojans and other online threats, it is natural for people to be concerned with the security of their identity, funds and electronic banking transactions. Use of antivirus and similar programs is not fool-proof. People worry that their bank accounts can be hacked and accessed without their knowledge or that the funds they transfer may not reach the intended recipients. Although it is rare nowadays with enhanced security measures, these threats still exist.

♣ **Loss of Human Touch**

Some people still value talking and interacting with bank tellers, managers and other bank clients. Electronic banking takes the majority of these "human interactions" away, leaving the banking experience as a very hands-off, impersonal process.

2. Objectives

1. To explore factors influencing for E- banking.
2. To study the problems faced by the customers while using E-Banking.
3. To give valuable suggestions to improve awareness and satisfaction about E-Banking services.

3. Statement of the problem

Now-a-days, the commercial banks are providing various innovative services to their customers in order to attract them and retain the market share. Among the various innovative services offered by commercial banks to their customers, E-banking facility is very attractive and innovative service offered by commercial banks. E-banking reduces the customers waiting time and convenience in operation. In this current scenario, the users are more dynamic. Their taste, needs and preferences are changing as per the current scenario. The customers' taste and needs are not same. It differs from person to person. This study is, therefore, undertaken to find out the following questions.

- 1) What are the factors which are influencing the customers' to open account with Banks?
- 2) What are the problems faced by the customers' while using E-banking?

4. Review of literature

Hasanbanu and Jeya Shree (2011)¹, conducted “A comparative study on factors influencing housing loan Borrowers of public and private sector banks in Uthamapalayam Taluk” with the objective of study the various factors which influence the people who take housing loans for availing of such loans from public sector banks. It was found out that there is vital scope for housing promotion in India. Banks can play a vital role in promoting house building in villages. Banks need to introduce more dynamic and innovative housing loan schemes and also need to focus on mass customization versus mass market.

Premkumar and Esthen Gnanapoo(2010)², “E-Banking the essential need of today” it was found out that the current trends are quite comforting for customer- but it does pose threats and problems to banks. As we find information technology invading the banking sector, only banks, which used the right technology, could come out with success. Banks are required to 'restructure', re-invent and re-engineer themselves to meet the necessary performance improvement and get the competitive edge due to the introduction of information technology. E-Banking being an important output of information technology, it has ushered in an era which is transforming the entire functioning of banks. The tilt in the banks from traditional to modern E-banking service has been welcomed due its advantages, but banks in India are taking time to get rooted. Banks are slow but are going to offer in further more E-banking services to keep pace with the evolving pattern of customers' demand.

Uppal R.K. (2010)³ described that in the the post-LPG (Liberalization, Privatization and Globalization) era and Information Technology (IT) era, transformation in Indian banks is taking place with different parameters and the curves of banking services are dynamically altering the face of banking, as banks are stepping towards e-banking from traditional banking. The paper empirically analyzes the quality of e-banking services in the changing environment. With different statistical tools such as weighted average method and ranking, the paper concludes that most of the customers of e-banks are satisfied with the different e-channels and their services, but the lack of awareness is a major obstacle in the spread of e-banking services. The paper also suggests some measures to make e-banking services more effective in the future.

Kamakodi et al. (2009)⁴ discussed that, it is almost 15 years since the Indian banking sector was liberalized and paradigm shift happened in the Indian banking services. All banks have either totally implemented ‘core banking systems’ or halfway through. The results of a survey, obtained from 292 respondents about their views on electronic banking channels, indicate that the banks are exceeding the expectations in technology based services; and their perceived service level on branch network is below the expected levels of the respondents. This result is in tune with the respondents’ opinion on the perceived ‘gap’ with the bank because of the introduction of technology, and on the necessity of human contact with the clients by the banks. This throws up a challenge to banks. Technology alone cannot give a sustainable competitive advantage for the banks. When all banks introduce IT, it will lose its position as a differentiator. Beyond a point, IT along with ‘personal touch’ will be necessary for the banks to retain existing clients and to attract new ones. Banks have to incorporate this in their operational strategy.

5. Methodology

The study is intended to cover factors influencing about E- banking facility provided by banks at Yalahanka in Bengaluru District. The data was collected during the months between September to October, 2012.

5.1. Sources of Data

The sources of data for the study were mainly Primary sources which were collected from respondents who are employees of select banks in Bengaluru. The Primary Data relating to the topic was collected at the following banks as per the sampling method chosen by the researcher. The sample banks are as follows

1. State Bank India
2. Syndicate Bank
3. Axis Bank
4. HDFC Bank
5. ICICI Bank

5.2. Sample respondents

- Bank customers

The secondary data were collected from the various reports to support the literature background of the study including companies' brochure, annual reports, journals published by the organization, various books related to the topic of the study, international journals, magazines and internet.

5.3. Sampling Technique and Sample Size

Sampling Technique is the one which identify the sample from the entire population. To determine the sample it is very essential to define the nature of population. The required sample is identified using probability sampling method. In this simple random sample technique were used.

5.4. Sample Size

In the present study numbers of respondents are 200.

5.5. Bases of Sampling

- a) The organization should be in existence for a minimum period of 05 years.
- b) The turnover of the sample company should be a minimum of Rs.50 crore per annum.
- c) The minimum number of work force in the sample bank should be 200.
- d) The concept E-banking service should be in existence in the select organization.

5.6. Tools for Data Collection

The present study used the research tools and techniques of data collection

- Structured Questionnaire

The study involves a method of primary data collection. A survey involving the administration of a structured questionnaire to each respondent. The questionnaire consists of questions which are structured and using five degree scaling techniques.

5.7. Plan of Analysis

The data collected has been tabulated and statistical tools and techniques like percentage, averages, etc., used are to analyze the data.

6. Limitations of the Study

- 1) The study is confined only on the five reputed banks.
- 2) The study is restricted to e-banking service only.

7. Results And Discussions

7.1. Banks

Table .1

Questionnaire Distributed and Collected

<i>S.L.NO</i>	<i>Banka Names</i>	<i>No. of questionnaire Distributed</i>
1.	State Bank of India	40
2.	Syndicate Bank	40
3.	Axis Bank	40
4.	HDFC Bank	40
5.	ICICI Bank	40
	Total	200

(Source: Primary Data)

Inference

The above table depicts that the questionnaires are equally distributed among select banks.

7.2. Gender of respondents

Table .2

Sex of Respondents

<i>S.L.NO</i>	<i>Sex</i>	<i>No. of Respondents</i>	<i>Percentage</i>
1.	Male	138	69
2.	Female	062	31
	Total	200	100

(Source: Primary Data)

Inference : Of the gender category, it is found that the male respondents are 68.67% and the female respondents are 31.3%. From the above it can be analyzed that existence of a large number of male respondents is as per the expectations, because female respondents also include the housewives who are more interested in investing in Non- productive investment.

7.3. Educational qualifications

Table .3

Respondents' Educational Qualification

<i>S.L.NO</i>	<i>Qualification</i>	<i>No. of Respondents</i>	<i>Percentage</i>
1.	SSLC	39	19.5
2.	HSC	55	27.5
3.	Graduate	69	34.5
4.	Post Graduate	23	11.5
5.	Doctorates	14	07.0
	Total	200	100

(Source: Primary Data)

Inference

From the above table, it is clearly seen that SSLC and below SSLC qualified respondents are 19.5%, HSC qualified respondents 27.5%, Graduates 34.5%, Post Graduates 11.5% and doctoral are 07%. Qualification wise analysis of the data reveals that HSC and Graduates constitute 62% of the total. This indicates that the lack of interest and awareness on the part of less education and uneducated masses towards the usage of banking services.

7.4. Age Group

Table .4

Age of Respondents

<i>S.L.NO</i>	<i>Age</i>	<i>No. of Respondents</i>	<i>Percentage</i>
1.	18-30yrs	33	16.5
2.	31-40yrs	75	37.5
3.	41-50yrs	62	31.0
4.	51yrs and Above	30	15.0
	Total	200	100

(Source: Primary Data)

Inference : Of the total respondents, age group 18-30 are 16.5%, 31-40 group 37.5%, 41-50 group 31% and 51 years and above are 15%. The age groups 31-40 and 41-50 contains service and business people. Therefore, it is expected that not many students and housewives are having their bank accounts.

7.5. Occupation

Table .5

Respondents' occupation

<i>S.L.NO</i>	<i>Occupation</i>	<i>No. of Respondents</i>	<i>Percentage</i>
1.	Services	74	37
2.	Business	34	17
3.	Professional	26	13
4.	Students	41	20.5
5.	Housewives	25	12.5
	Total	200	100

(Source: Primary Data)

Inference : From the above table, it is clearly seen that the services category respondents are 37%, business respondents 17%, professionals 13% , students 20.5% and rest of them are housewives that is 10%. The study indicates that in the students and housewives, usage of bank services is quite less. Therefore, housewives are stimulated to have bank accounts; this may help in diverting the idle cash into productive uses.

7.6. Electronic banking

Table .6

Electronic Banking Lead to Efficiency in Banking Service

<i>S.L.NO</i>	<i>Response</i>	<i>No. of Respondents</i>	<i>Percentage</i>
1.	Strongly Agree	62	31
2.	Agree	48	24
3.	Moderate	38	19
4.	Disagree	32	16
5.	Strongly Disagree	20	10
	Total	200	100

(Source: Primary Data)

Inference : The above table clearly depicts that 31% of the respondents strongly agree with E-banking increases efficiency in banking service, 24% of the respondents agree with the statement, 19% of the respondents moderately agree with statement, 16% disagree with e-banking service and 10% of the respondents strongly disagree with e-banking services. However, majority of the respondents feel that E-banking services increase the efficiency of banking services.

7.7. Effectiveness

Table .7

Electronic Banking Foster Effectiveness in Banking Service

<i>S.L.NO</i>	<i>Response</i>	<i>No. of Respondents</i>	<i>Percentage</i>
1.	Strongly Agree	60	30
2.	Agree	50	25
3.	Moderate	40	20
4.	Disagree	30	15
5.	Strongly Disagree	20	10
	Total	150	100

(Source: Primary Data)

Inference : The above table, clearly shows that 30% of the respondents are strongly agree, 25% of the respondents are agree, 20% of the respondents are moderately agree, 15% of the respondents are disagree, and 10% of the respondents are strongly disagree with e-banking foster effectiveness in banking service. Therefore, majority of the respondents may not be aware of e-banking services.

7.8. Customer complaints Table .8

Customer Complaints have reduced As A Result of the Introduction of E-Banking Service

<i>S.L.NO</i>	<i>Response</i>	<i>No. of Respondents</i>	<i>Percentage</i>
1.	Strongly Agree	46	23
2.	Agree	35	17.5
3.	Moderate	52	26
4.	Disagree	38	19
5.	Strongly Disagree	29	14.5
	Total	150	100

(Source: Primary Data)

Inference : The above table it may be seen that 23% of the respondents are strongly agree, 17.5 % of the respondents agree, 26% of the respondents are moderately agree, 19% of the respondents disagree and 14.5% of the respondents strongly disagree with the fact that E-banking services reduce the customer complaints. However, respondents are not trusting of e-banking services with full extent. Banker needs to enhance e-banking services with good security and it will reach to each and every customer.

7.9. Electronic products of e-banking Table .9

The Various Electronic Products of E-Banking Are Adequate and Takes Care of Customers Needs.

<i>S.L.NO</i>	<i>Response</i>	<i>No. of Respondents</i>	<i>Percentage</i>
1.	Strongly Agree	45	22.5
2.	Agree	33	16.5
3.	Moderate	53	26.5
4.	Disagree	43	21.5
5.	Strongly Disagree	26	13
	Total	150	100

(Source: Primary Data)

Inference : The above table clearly indicates that 22.5% of the respondents strongly agree, 16.5 % of the respondents agree, 26.5% of the respondents moderately agree, 21.5% of the respondents disagree and 13% of the respondents strongly disagree with electronic products of e-banking. The majority of the respondents moderately agree and many of them say electronic products are inadequate.

7.10. Curtailment of fraud Table .10

Electronic Banking has not helped the curtailment of fraud in Banks

<i>S.L.NO</i>	<i>Response</i>	<i>No. of Respondents</i>	<i>Percentage</i>
1.	Strongly Agree	70	35
2.	Agree	44	22
3.	Moderate	34	17
4.	Disagree	31	15.5
5.	Strongly Disagree	21	10.5
	Total	150	100

(Source: Primary Data)

Inference : The above table clearly indicates that 35% of the respondents strongly agree, 22% agree, 17% the moderately agree, 15.5% disagree and 10.5% of the respondents strongly disagree with e-banking has not helped the curtailment of fraud in banks. Of the total respondents, 35% of respondents strongly agree with the statement, the result shows that there is no safety and security in e-banking.

7.11. Fraud in e-banking Table .11

Bank fraud is very easy through E-Banking

<i>S.L.NO</i>	<i>Response</i>	<i>No. of Respondents</i>	<i>Percentage</i>
1.	Strongly Agree	66	33
2.	Agree	44	22
3.	Moderate	37	18.5
4.	Disagree	28	14
5.	Strongly Disagree	25	12.5
	Total	150	100

(Source: Primary Data)

Inference: The above table indicates that 33% of the respondents strongly agree, 22% agree, 18.5% moderately agree, 14% disagree and 12.5% of the respondents strongly disagree with bank fraud is very easy through e-banking. Of the total respondents majority of respondents believe that it is very easy to deceive customers' accounts with e-banking.

7.12. Transparency, Profitability and Accountability

E-Banking Help Transparency, Profitability and Accountability in Banks Table .12

<i>S.L.NO</i>	<i>Response</i>	<i>No. of Respondents</i>	<i>Percentage</i>
1.	Strongly Agree	55	27.5
2.	Agree	54	27
3.	Moderate	36	18
4.	Disagree	30	15
5.	Strongly Disagree	25	12.5
	Total	150	100

(Source: Primary Data)

Inference: The table indicates that 27.5% of the respondents strongly agree, 27% agree, 18% moderately agree, 15% disagree, and 12.5% of the respondents strongly disagree with e-banking help transparency, profitability and accountability in banks. Majority of the respondents believe that there is a huge transparency in e-banking and it also pushing up the profitability position of the bank.

7.13. Volume of business Table .13

The Introduction of Electronic Banking Has No Effect on Banks Volume of Business

<i>S.L.NO</i>	<i>Response</i>	<i>No. of Respondents</i>	<i>Percentage</i>
1.	Strongly Agree	62	31
2.	Agree	47	23.5
3.	Moderate	37	18.5
4.	Disagree	29	14.5
5.	Strongly Disagree	25	12.5
	Total	150	100

(Source: Primary Data)

Inference: The above table shows that 31% of the respondents strongly agree, 23.5 % agree, 18.5% moderately agree, 14.5% disagree and 12.5% of the respondents strongly disagree with the introduction of e-banking has effect on banks volume of business. Hence, many of the customers are not using of e-banking services.

7.14. Customer retention Table .14

E-Banking Has Helped To Increase and Retain Customers in the Bank

<i>S.L.NO</i>	<i>Response</i>	<i>No. of Respondents</i>	<i>Percentage</i>
1.	Strongly Agree	52	26
2.	Agree	60	30
3.	Moderate	39	19.5
4.	Disagree	28	14
5.	Strongly Disagree	21	10.5
	Total	150	100

(Source: Primary Data)

Inference : The above table clearly indicates that 26% of the respondents strongly agree, 30 % agree, 19.5% moderately agree, 14% disagree and 10.5% of the respondents strongly disagree with e-banking has helped to increase and retain customer in the bank. Of the total respondents, majority of them believe with the statement, due to necessity of e-banking in the current scenario.

7.15. Level of profitability Table .15

The Level of Banks Profitability Depends On the Degree of E-Banking Services Produced To the Customer

<i>S.L.NO</i>	<i>Response</i>	<i>No. of Respondents</i>	<i>Percentage</i>
1.	Strongly Agree	65	32.5
2.	Agree	50	25
3.	Moderate	33	16.5
4.	Disagree	29	14.5
5.	Strongly Disagree	23	11.5
	Total	150	100

(Source: Primary Data)

Inference : The above table clearly indicates that 32.5% of the respondents strongly agree, 25% agree, 16.5% moderately agree, 14.5% disagree and 11.5% of the respondents strongly disagree with the above statement. Many of the respondents are from service and business background, so they must need the e-banking services and if the e-banking services are good enough definitely it will increase profit of the bank.

8. Findings and Suggestions

8.1. Findings

- This study found that making fraudulent activities are easy through e-banking.
- It is found that e-banking helps to increase transparency, profitability and a accountability in banks.
- It is found that introduction of e-banking has no impact on bank's volume of business.
- It is found that majority of the respondents are from the male category with 69 %.
- Of the total respondents, it was found that many of them are from service and students category with 57.5%.
- It is found that 30% of the respondents strongly agree with e-banking services.
- It is found that the majority of the respondents feel that e-banking services reduces effectiveness in banking service.
- A majority of the respondents are moderately agreed and many of them say electronics products are inadequate in banks.
- It is found that 35% of the total respondents strongly agree with e-banking has not helped the curtailment of fraud in banks.

8.2. Suggestions

- This study suggested that a banker should concentrate more on a manual banking services, so that it will increase banks volume of business.
- It is suggested that a banker must provide some awareness programs on e- banking services for students and housewives and banker should provide separate accounts for students and housewives with minimum balance.
- E-banking products are emerging at present. However, it leads to reducing of effectiveness of banking services. So banker should not neglect normal banking services.
- It is advisable to a banker to enhance e-banking technology to the extent of reducing curtailment of fraud in banks.
- It is advisable to a banker that e-banking increases transparency and profitability of the concern. However, it should not be habitual.
- Business people are very much interest with e banking services.
- It is suggest that a banker must increase electronic products with great extend and make it easy to access to their customers.

9. Conclusion:

Indian banking sector provides a platform to use innovative technologies to enhance operational efficiency and quality of service to attain and retain customers. However, in the present scenario one or the other fraudulent activities are happening in banks through e-banking, this is a huge possibility of cheating customers through e-banking. Hence, banks should take care of their activities with upgradation of e-banking technology.

At the outset Indian banking industry is booming to extent of global scenario. E-banking is one of the emerging banking services at present. E-banking has provided ease and flexibility in banking operations. Today, in India almost every private as well as nationalized bank is offering IT based products and services to their customers. The financial reforms that were initiated in the early 90s and the globalization and liberalization measures brought in completely new operating environment to the banks that were till then operating in highly protected milieu. Services and products like “anywhere banking”, “Tele banking”, “Internet banking”, “Web banking”, “E-banking” “E-commerce”, “E-business” and the like. Have become the buzzwords of the day and banks are trying to coup with the competition by offering innovative and attractive packaged technology – based services to their customers.

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