

NEW AGE

INTERNET BANKING

A THEORETICAL AND PRACTICAL EXPLORATION



AJIMON GEORGE
G S GIRESH KUMAR



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INTERNET BANKING

This book is intended to shed light on both theoretical and practical dimensions of Internet Banking (IB) which will be of utmost use for academic fraternity in general and practitioners, users and professionals in particular. The practical exploration on Internet Banking is from the perspective of IB users in the state of Kerala. The study was particularly intended to gauge into user awareness, extent of use, precautions for safe use of IB, service quality and user problems. The study covered 406 customers selected from three sectors of banks viz. Public Sector Banks (SBI, SBT, Canara Bank and PNB), Old Private Sector Banks (Federal Bank and South Indian Bank) and New Private Sector Bank (HDFC Bank, ICICI Bank and Axis Bank). The study unearthed findings that have practical and managerial implications which are useful for Internet Banking service providers in framing policies and tactics.



Dr. Ajimon George, M Com, MBA, M Phil, Ph D, is an Associate Professor of Commerce at Marian College, Kuttikkanam, Kerala. He secured first rank in M Com and has 18 years of teaching experience. He has been selected by the Department of Economic Affairs, Ministry of Finance, Government of India to serve as Lecturer in Commerce on deputation to Sherubtse College, Bhutan under the Technical Cooperation Scheme (TCS) of Colombo Plan from 2005 to 2008. He has published papers in various journals including,

Decision, Global Business Review and Vision. He has presented a research paper on Internet Banking at the 2013 meetings of World Finance & Banking Symposium held at Central University of Finance and Economics, Beijing (China). He was in the conference committee as a reviewer of research papers in the World Conference on Banking and Finance held in July, 2014, in Venice, Italy.



Dr. G S Gireesh Kumar, is an Associate Professor and currently the Director, Centre for Continuing Education, Government of Kerala. He is also a research guide at Nirmala College, Muvattupuzha,

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Contents: Technological Developments in Banking Sector • Internet Banking—Concept and Related Literature • A Practical Exploration on IB User Awareness, Extent of Use and Adoption • Risk and Security in Internet Banking • Service Quality, Customer Satisfaction and User Problems in Internet Banking • Summary of Findings and Implications.

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