

## **Analysing the Role of Post-Use Trust in Predicting Customer Satisfaction - A Study from Mobile Banking Perspective**

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### **ABSTRACT**

Technological transformation has its fruitful results after the introduction of internet in different sectors like industries, agriculture, manufacturing, communication, health care, banking, and financial sector. Technological advances in banking and financial sectors had made commendable change in the process of delivering services and it had made considerable impact in the operations of the service providers and the users. As India is one of the countries with the growth of internet banking as well as Mobile banking are phenomenal compared to other countries in the world. In this context, this paper analyses the influence of some important factors in the user behavior in the post-adoption stage of mobile banking. This paper seeks to examine customer satisfaction by considering the post-use trust of customers who already adopted the mobile banking services which is largely absent in the previous studies in technology adoption. This study is conducted among 270 mobile banking users selected from Kerala. This study is descriptive in nature and primary data were collected through structured questionnaire. Data gathered were analysed using the statistical software SPSS and AMOS. Findings of this study mainly confirms that post use trust significantly influences the user satisfaction in mobile banking technologies.

**Keywords:** Mobile banking, Ease of use, Usefulness, Post use trust, Customer satisfaction

### **1. INTRODUCTION**

Introduction of information and communication technology had transformed the way of banking is done. Internet is one of the most important revolutions after the industrial and agricultural revolution. Technological transformation has its fruitful results after the introduction of internet in different sectors like industries, agriculture, manufacturing, communication, health care, banking, and financial sector. Changes in the service sectors are resulted in the total changes in the day to day life of people. Like banking, a core service sector and catalyst agents of financial affairs of the people, it re-routed the economic activities from the traditional bricks and mortar system of banking to a new channel. Technological advances in banking and financial sectors had made commendable change in the process of delivering services and it had made considerable impact in the operations of the service providers and the users. Technologies like internet banking, mobile banking, RTGS, NEFT, ECS etc. are the major initiatives in this sector so far introduced. Among them, the most vibrant and dynamic change was the mobile banking, by offering the wide variety of financial services through mobile platform via online, banks and other financial institutions had changed the complete way of traditional banking and financial activities to the finger touch of users. Apart from the computerization of banks, and ATMs was the real revolution earlier, but for the time being it is going to happen in the area of internet banking, and mobile banking in a big way. It took approximately twenty years for ATMs to become popular in India, while online banking took a decade (Singh, 2015). As India is one of the countries with growing internet and mobile users

compared to other countries in the world, Indian banks are more emphasizing to shift their business to these platforms. Internet banking initially started with simple functions such as getting information about interest rates, checking account balances and computing loan eligibility, then the service were extended to online bill payment, transfer of funds between accounts and cash management services with corporates (Malhotra Pooja, 2009). Now, the system allows the customers, to make all the banking and economic activities through an Internet portal, in which customers can perform different banking related services ranging from bill payment to making investments. Internet facilitated banks to create their own web pages and customers can access these web pages through the web browsers even while sitting at home. This kicked off Internet Banking way back in 1996 (Ajimon, 2013). Internet banking is called as stepping stone of the all innovative banking technologies like ATM, RTGS, CBTS, CTS etc. (Subrangshu, 2016).

With the advent of Internet, it becomes easy for banks to share the databases and maintain a centralized database at a low cost. Retail banks now realized that the internet based mobile banking as an essential banking channel rather than an add- on service. Rapid evolution and spread of mobile banking and its impact on banking operations has routed the establishment of change the platform to mobile devices. The potentialities of the information and communication technology integrated with banking technology can make this new platform for financial and banking transactions to the mass. As the technological changes have pioneered in the different sector, and adoption rate of technology had amazing results to show, banking sector is still in growing stage. After a decade of introduction of innovative methods in delivery of banking services, the digital India initiative by government of India is also getting popularity among people. As a part digital India campaign, most of the people are aware about these technologies and adoption of such technologies and related issues are discussed so far. Post-adoption behavior studies specifically analysing customer satisfaction of users of mobile banking technologies are very limited in the existing literature. In this context, the present study is carried out with the intention to study the customer satisfaction in mobile banking technologies by analysing the influence of some selected factors.

## **RESEARCH GAP**

Increasing number of mobile and internet users reveal that, mobile banking has high scope in the present scenario. From the perspective of both providers and users are evidenced that, mobile banking is cost effective and efficient way of doing banking activities with reduced waiting time on long queues and other formalities. In India, the changes had taken place in the banking sector after the economic reforms of 1990s. Present scenario of the mobile banking in India showing a growing tendency of users among rural and urban areas compared to the prior period. With the growing internet awareness among customers, increase in role of banks in e-business and it would become an important part of the banking sector in the years to come (Vijayaraghavan, 2014). In order to grow consumer mobile banking demand, banks must make key improvements that address consumer concerns.

Many studies shown that the penetration of mobile banking is low among the customers even though it showing a positive improvement in the adoption rates. The studies so far done on this area had covered the aspects of non- adoption, factors limiting adoption, security and safety threats in using such services. No much literature was found on the issue of satisfaction on mobile banking services. The available studies in satisfaction were largely constituting to the

analysis of service quality of mobile banking services to analyse the user satisfaction. No studies were found by taking technology critical success factors for testing the influence of those factors on customer satisfaction. One of the main critical success factors of technology is customers trust in those technologies. Hence, this study analyzing the role of trust on satisfaction in mobile banking. This study also considers the TAM variables as independent variables.

## **2. STATEMENT OF THE PROBLEM**

Number of studies had done on the non-adoption of technology related products and services among bank customers around the world. Mobile banking is still at infancy stage in the world. Many studies focused on usage of mobile banking but many factors on non-usage were overlooked (srivastava, 2007). When a technology is adopted by the user, it is necessary to study the post adoption behavior of the people who are using the technology. The pre-adoption behavior has importance in only the initial stage of accepting the technology. After the adoption of technology enabled products and services, the customer satisfaction is important in order to determine the success of the use of technology. From the existing literature it is found that, trust has important role in usage and satisfaction of technology-oriented products and services, while adopting an innovation most of the users are considering the trust element of the technology. After the adoption, usage and satisfaction are determined by the element of trust customer have on that particular technology. Many studies were focused on the element of trust in online banking and the user satisfaction, but no studies were found to check the mediating role of trust on the customer satisfaction on mobile banking perspective. Present study is contributing to this area since the trust in technology have an important role in the extended use and satisfaction.

## **3. LITERATURE REVIEW**

Online banking is a method of doing all the banking activities through an open access system ie; computer network. Large amount of literature is there in internet banking and mobile banking area. Usage of the technology in banking sector had changed the performance of bank from their traditional way of doing banking to a customized form. This itself become the theme of different studies all over world. In the initial stage of adoption, the studies were focused towards the perceptual factors of the prospective users. At the stage of adoption and after the adoption stage it has routed to another dimension which is the usage and related issues. When it comes to the adoption phase, most of the studies were based the theory of technology acceptance model to explain the adoption intention. The information system research has given a delightful concept of adoption of technology in human life. The theory of technology acceptance model, (TAM), theory of planned behavior (TPB), theory of diffusion of innovation (DOI) etc. are the major theories in information system research to explain the concept. These theories are widely used in other discipline for enlightening research. This study has taken the two concepts in technology acceptance model (TAM) ease of use and usefulness in order to explain the satisfaction of customers in using mobile banking.

The mobile banking technology introduced in the banking sector for long back even then, majority of the customers of banks are yet to follow the technology. Issues relating with dependency on technology among human beings is not a simple issue to tackle, but the eventual changes will enhance the adoption as this is happened in different aspect. Customer satisfaction has the role to play in the adoption and usage of the services. Since the usage of the technology-oriented services are taken place with the perception of customers on certain factors relating to

its use. The adoption intention is formed in the mind of customers after the analysis of some factors which are the perception about the usefulness and perception of ease of use. These two concepts are interrelated and these are considered as the most influencing factors to adoption. Hence the review of literature was done in the way that emphasizing the role of these factors on user satisfaction in technology adoption context.

## **PERCEIVED EASE OF USE AND PERCEIVED USEFULNESS**

The original TAM was presented in terms of two important determinants for systems use that are perceived ease of use (PEOU) and perceived usefulness (PU). According to Davis (1989) it is the degree to which a person believes that, using a system will be free of effort. Kalai Rasi H & Srividya V (2012) analysed the TAM factors in online banking usage of the young customers in India. Study tested the factors affecting online banking channel usage with the variables like, perceived usefulness, perceived ease of use, online self-efficacy and risk to influence youngster's actual usage of online banking channels. Similarly, (Rajaratnam et.al, (2013) identified that excellent users always consider the benefit of the ease of use, quick access, cost effectiveness, etc. of online banking.

Perceived usefulness is defined by Davis (1989) as the degree to which a person believes that, using a particular system will enhance his or her work performance. It has proved its strong influence on the intention to adopt a technology. Studies are considered the constructs ease of use and usefulness together to explain the adoption intention. Later the post-adoption of technology also extended the TAM model with different factors to explain user satisfaction and post-use behavior of technologies. Many studies have found that the perceived ease of use and perceived usefulness have significant influence on post-adoption behavior especially in customer satisfaction and continued usage (Hong, Thong, & Tum, 2006), (Taylor & Todd, 1995).

## **CUSTOMER SATISFACTION**

Customer satisfaction is one of the most researched area under marketing researchers. The satisfaction of the customers on different products and services were measured using different parameters and the studies were extensively done in this area. In the technology adoption literature also, studies on satisfaction of technology-oriented products and services are done by several researchers around the globe. According to Oliver (1997) satisfaction as the consumers fulfillment response post consumption judgment by consumers that a service provided a pleasing level of consumption related fulfillment including under or over fulfillment. Oliver (1997) explained that customer satisfaction is full meeting of customer expectation of the products and services. If the perceived performance matches or even is beyond customers' expectations of services, they are satisfied. If it does not, they are dissatisfied. Under this theory, consumers form expectations of product performance prior to purchase. These expectations are derived from past experience with the product itself or with similar products, other marketing stimuli, and existing attitudes and confidence felt by the consumer (Moon et al., 2011). The later studies are based on any of these satisfaction theories. Studies on satisfaction of internet-based technology-oriented banking services gained much attention of scholars after 2010. In mobile banking context, satisfaction studies are specifically concentrating on the service quality aspects. Ease of use, usefulness, relative advantage and risk perception had found significant influence in the customer satisfaction of mobile banking by

Kumar& Janaka (2014). The same factors were identified by Hada & Singh (2018) and many others. Deep Jyothi Choudhari, (2015) opined that, satisfaction on the e-banking delivery channel specifically efficient, easy usability of the e-banking channels can spread positive word of mouth among same class of people for adopting e-banking delivery channels.

### **CUSTOMER TRUST**

Trust is defined as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the trustee will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party (Mayer et al., 1995). Morgan and Hunt (1994) argue that trust is central to understanding relationship marketing. Customers' trust in mobile banking transactions has some unique dimensions: the impersonal nature of the online environment, the extensive use of technology in mobile devices, and the inherent uncertainty of using such platform for transactions (Yousafzai et al., 2009). Extant research has identified a number of factors leading to customer trust in mobile banking. Trust generally decreases the perceived risk of using a service (Garbarino and Johnson, 1999). The role of trust could be even more important in an e-commerce setting, since e-customers do not deal directly with the organization, or its staff (Papadopoulou et al., 2001; Urban et al., 2000). Recent research has indicated that "trust" has a striking influence on user willingness to engage in online exchanges of money and personal sensitive information (e.g. Hoffman, 1999; Friedman, 2000). Various relationships are proposed among trust and satisfaction in previous studies.

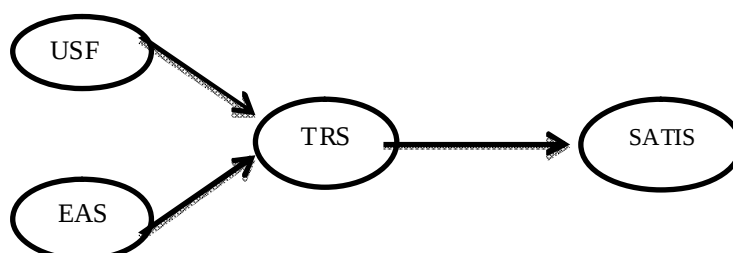
### **4. OBJECTIVES OF THE STUDY**

- To study the relationship between the perceived ease of use and perceived usefulness of mobile banking.
- To analyse the relationship between the perceived usefulness and the customer satisfaction in mobile banking.
- To study the relationship between perceived ease of use and customer satisfaction on mobile banking
- To analyse the effect of customer trust in the relationship between perceived ease of use and usefulness of mobile banking to satisfaction

### **5. HYPOTHESES**

- H1 -There is a significant relation between perceived ease of use and customer satisfaction
- H2 -There is significant relation between perceived usefulness and customer satisfaction
- H3- Customer trust mediates the relationship between ease of use and usefulness to customer satisfaction.
- H4- Customer trust has significant influence on customer satisfaction

### **CONCEPTUAL MODEL FOR THE STUDY**



**FIG 1**

(EAS- Perceived Ease of Use, USF- Perceived Usefulness, TRS- Trust, SATI- Satisfaction)

**6. RESEARCH METHODOLOGY**

Study is descriptive and explanatory in nature. It probes to measure the customer satisfaction in mobile banking usage by explaining the relationship between variables under the study hence it is descriptive and explanatory in nature.

**DATA COLLECTION DETAILS**

Data was collected using structured questionnaire through survey method. The questionnaire consists of 4 variables and 20 items. Total 270 questionnaires were distributed among the users of mobile banking across Kerala. Absence of sampling frame led to use non probabilistic sampling method.

**DATA ANALYSIS AND DISCUSSION****SAMPLE STATISTICS**

Data were collected from 270 mobile banking users across Kerala. From the selected respondents, 62 percent (169) are males and 38 percent (101) are females. The age wise analysis of respondents shows that 44 percent of respondents are under the age group of 26-30, 27 per cent of respondents are below 25 years. Hence, the large portion of mobile banking users are youths, who are under the age group of below 35 age. The middle age and old age people are reluctant to use the mobile banking services. Occupation wise classification of respondents was done to identify people in which type of occupation are largely using the mobile banking services. It was evidenced that, private employees are largely using mobile banking services, following to them, people working in the category of others, which include people working in an organized sector jobs, doing voluntary types of jobs, skilled jobs daily wages etc. are commonly using mobile banking services. Govt. employees and professionals are next best users of mobile banking.

Respondents of the study are selected from all over Kerala; hence the geographical classification is done in such a way that; rural, urban and semi-urban areas. The 34 percent of respondents in the study are from semi-urban area, and 32 percent of respondents are from both urban and rural areas.

**MEASUREMENT OF CONSTRUCTS**

All the constructs were measured through validated scales of multiple items. Ease of use and usefulness were adapted from the TAM model developed by (Davis, 1989) . Four items five-point likert scale was used for each variables and sentences were re- worded for the purpose of the study. Post-use trust was measured by the scale modified Ortega (2011), originally developed by Gefen, 2000; McKnight et al., 1998). Customer satisfaction is the dependent variable of the study and it was measured through the scale developed by Zeithmal & Parasuram (2000). Model tested in three stages, in the first stage reliability analysis of

constructs. Validity of the scales was done in the second stage through CFA, and the structural model was tested to prove the hypotheses in AMOS. The reliability analysis of scales was estimated using Cronbach Alpha, and it was found that all the constructs are satisfying the criterion of reliability.

### RELIABILITY ANALYSIS

| VARIABLES      | NO. OF ITEMS | CRONBACH ALPHA |
|----------------|--------------|----------------|
| Ease of use    | 4            | 0.811          |
| Usefulness     | 4            | 0.910          |
| Post-use trust | 5            | 0.818          |
| Satisfaction   | 7            | 0.883          |

**TABLE NO 1**

### DESCRIPTIVE STATISTICS

The following table shows the descriptive analysis of the variable under the study. The analysis result reveals that; usefulness perception of the respondents is high regarding mobile banking. It is certain that people are using mobile banking only because of the reason that it is more useful to carry out the transactions. Which further states that, people have the thinking that the mobile banking usage helped them to perform multiple banking transactions at lesser time and most increased efficiency. Descriptive analysis further indicates that the customer satisfaction is also high. Increased usefulness feeling of customers should reflects in their satisfaction. And customers are satisfied with the special features of the mobile banking such as speed of services, reduced time, increased accessibility etc. Mobile banking users are also having the moderate level of trust in using mobile banking services. They trust the platform and the services rendered through the mobile banking. They believe that there are enough safeguards to protect their personal as well as financial information while carrying out mobile banking transactions. The following table shows the descriptive analysis of the variables under the study.

### DESCRIPTIVE ANALYSIS

| VARIABLES      | NO. OF ITEMS | MEAN  | STD. DEVIATION |
|----------------|--------------|-------|----------------|
| Ease of use    | 4            | 3.612 | 0.831          |
| Usefulness     | 4            | 3.962 | 0.827          |
| Post-use trust | 5            | 3.38  | 0.749          |
| Satisfaction   | 7            | 3.67  | 0.722          |

**TABLE NO 2**

### VALIDITY ANALYSIS

Structural Equation Modeling with AMOS is used to test the model. SEM has become most popular multivariate data analysis technique used for the purpose of analyzing multiple interrelated relationships between variables in a single model. Most of other multivariate techniques are explanatory so that the testing of hypothesis is difficult. In the SEM pattern of inter-variable relations are specified in a priory, SEM lends itself well to the analysis of data for

inferential purpose (Byrne, 2009). The standardized factor loadings in CFA were obtained to check the validity of the measurement construct.

### CFA MODEL

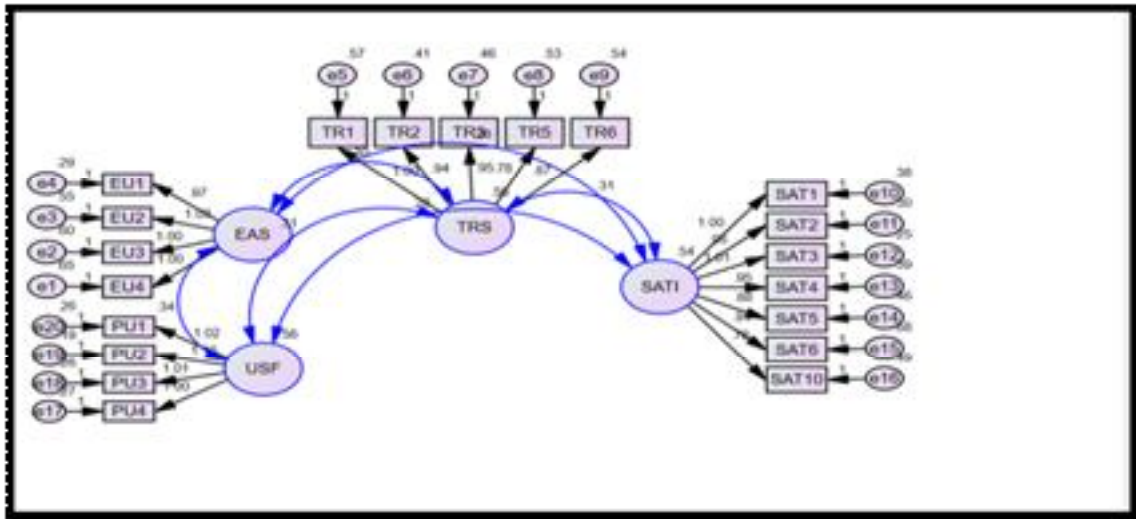


FIG 2

(EAS- Perceived Ease of Use, USF- Perceived Usefulness, TRS- Trust, SATI- Satisfaction)

### MODEL FIT ANALYSIS

The commonly reporting model fit values are chi square, GFI, CFI, NFI, IFI, TLI, RMSEA, and RMR values. For the current CFA model these values are obtained and identified as CFA model is fit for the theoretical model. The following table depicts the model fit values.

#### MODEL FIT VALUES

| MODEL FIT VALUES | STANDARD FIT | VALUES OF DEFAULT MODEL |
|------------------|--------------|-------------------------|
| Cmin/df          | <3           | 1.73                    |
| GFI              | 0.90         | 0.907                   |
| CFI              | 0.90         | 0.955                   |
| NFI              | 0.90         | 0.902                   |
| IFI              | 0.90         | 0.956                   |
| TLI              | 0.90         | 0.948                   |
| RMSEA            | 0.08         | 0.052                   |
| RMR              | 0.05         | 0.042                   |

TABLE NO 3

All the model fit values indicate that the CFA model is fit for the data. The goodness of fit index GFI value is 0.907 indicates the good fit of the hypothesized model. Hence the theoretical model is supported by the data hence we can move to the validity analysis as well as structural model test. The following section discuss about the validity of the variables.

### MEASUREMENT MODEL VALIDITY

|                | CR    | AVE   | MSV   |
|----------------|-------|-------|-------|
| Ease of Use    | 0.815 | 0.525 | 0.370 |
| Usefulness     | 0.910 | 0.717 | 0.370 |
| Post-use trust | 0.820 | 0.526 | 0.316 |
| Satisfaction   | 0.886 | 0.529 | 0.316 |

TABLE NO 4

The CFA result shows that there are no validity issues with the model explained as the AVE values are  $> 0.5$  the convergent validity of the measurement model is assured. Reliability is also assured since the composite reliability values are greater than 0.70. All the AVE values are greater than 0.50 and all the C.R values are greater than AVE values, hence convergent validity is also confirmed. All the MSV values are less than AVE values and the square root of AVE values are greater than the inter construct correlations which means that the discriminant validity of the measurement is also obtained.

### TEST OF HYPOTHESES

Hypotheses are tested through structural equation modeling in AMOS. The structural model shows the relationship between variables and the paths showing the regression values. The path estimates with their P values are obtained to analyse the structural relations. The fig 1.3 represents the structural model.

### STRUCTURAL MODEL

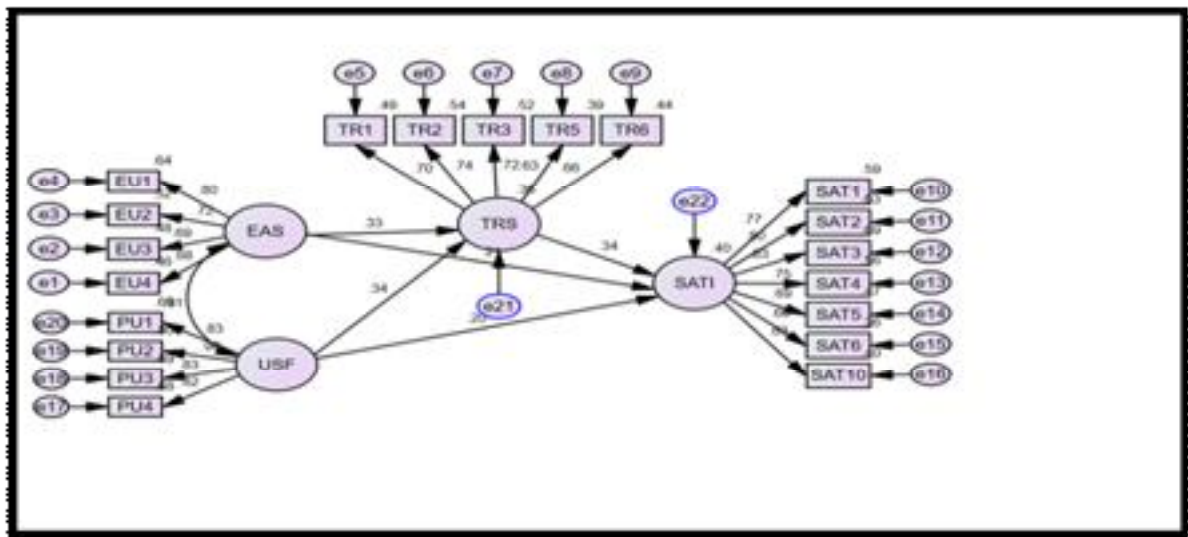


FIG 3

(EAS- Perceived Ease of Use, USF- Perceived Usefulness, TRS- Trust, SATI- Satisfaction)  
Model fit analysis was done for the structural model and the model fit values represents the good fit of the model. The model fit values include CMIN/df- 1.73, the commonly reporting fit indices are; Goodness of Fit Index (GFI) =0.907; RMR =0.042, RMSEA= 0.052 which

indicates that the model has good fit and the overall model is statistically supported. The paths estimates are given in the following table.

**PATH ESTIMATES WITH P VALUES**

| <b>PATHS</b> | <b>ESTIMATES</b> | <b>S. E</b> | <b>P VALUE</b> | <b>REMARKS</b> |
|--------------|------------------|-------------|----------------|----------------|
| EAS→ TRS     | 0.329            | 0.091       | 0.000          | Significant    |
| USF→ TRS     | 0.344            | 0.085       | 0.000          | Significant    |
| TRS→ SAT     | 0.341            | 0.082       | 0.000          | Significant    |
| EAS→SAT      | 0.211            | 0.085       | 0.012          | Significant    |
| USF→ SAT     | 0.198            | 0.079       | 0.012          | Significant    |

**TABLE NO 5**

Analysis of relationship indicates that, the ease of use and usefulness have significant positive influence on satisfaction (0.211, 0.198 with p value less than 0.005) this supports the hypothesis H1 and H2. When the customers feel that mobile banking is easy to use as well as it is highly useful, their satisfaction will be high in the using mobile banking. The result also shows that, perceived usefulness and ease of use have a positive influence on post use trust (0.329, 0.344 with p value less than 0.005). And finally, the trust also has significant positive influence on customer satisfaction (0.341 with a p value of less than 0.005), that supports the hypothesis H4. The R square value of trust 0.364 and that depicts the variables perceived ease of use and perceived usefulness explaining 36 percentage of variance in trust. The R square value of satisfaction is 0.401 which indicates that, the model is explaining 40 percent variance in customer satisfaction in mobile banking. Integrated model is good enough to predict the satisfaction with these identified variables.

### **ANALYSIS OF INDIRECT EFFECTS**

Standardized indirect effect shows that, ease of use and usefulness has significant indirect effect through post-use trust to satisfaction. Which affirms the significant mediation effect of post-use trust in the relationship between ease of use and usefulness to satisfaction. Indirect effect of usefulness (0.117) is stronger than ease of use (0.112) through trust to satisfaction. Which further explains that when the customers feel that mobile banking is highly useful for their banking needs, they would rely on the mobile banking applications and it makes them more satisfied. The result of the mediation analysis supports the hypothesis H3 that there exists a mediating effect of post use trust in the relationships between perceived ease of use and perceived usefulness to customer satisfaction.

### **DISCUSSION**

This study was originally intended to analyse the customer satisfaction in mobile banking technologies. Study adopted the established model of TAM to explain the user satisfaction. TAM model is extended in the study by adding the post use trust variable and the model has proved 40 percent variance in explaining user satisfaction. Study result emphasized that, easiness in usage of mobile banking applications and its increased usefulness strongly influences the user post use trust in those technologies. It is later lead to enhanced customer satisfaction. Post use trust has significant role in predicting the user satisfaction and the user perceptions about easiness and usefulness of mobile banking has significant influence in predicting their post use trust. Result revealed that usefulness has strong direct as well as

indirect effect to satisfaction and trust. Hence it is well evident that, the usefulness in terms of reduced effort in carrying out banking transaction, improved customer experiences etc. are highly influencing in the user satisfaction in mobile banking. The current study is contributing a validation of the TAM model with added variable post use trust in explaining user satisfaction. The study attempted to find out the relationship between the perceived ease of use and perceived usefulness on the post use trust and customer satisfaction in mobile banking. The main finding of the study is that the perceived usefulness has a significant direct influence on satisfaction and trust than that of perceived ease of use.

## **7. CONCLUSION**

Customer satisfaction is the most studied area in marketing research. Customer satisfaction is affected by different factors like usefulness and ease of use. The study model TAM explains the relationship between the adoption intention and the perceived ease of use and perceived usefulness. The studies so far done in the area of retail banking technology adoption have focused mainly on the non-adoption issues, and adoption intention. This study is distinct from the previous studies so far applied TAM model for predicting user satisfaction on the ground that, in this study TAM model is extended to measure the customer satisfaction by adding the post use trust variable. This study highlights the need for developing the mobile banking applications with enhanced usefulness in order to retain the customers as satisfied in this platform. Majority of the bank customers are reluctant in using the mobile banking applications due the lack of trust they have with these applications. Study signifies that, when the mobile banking apps are easy to use and once they feel that these apps are highly useful for them they will have increased trust in mobile banking and hence the service providers and banks should give due consideration to this aspect while developing their own mobile banking apps with updated features and enhanced technology innovations.

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