

Internet Banking: An Empirical Study on Acceptance and Perception of Bank Customers in Mysore

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Key Words:

1. Internet Banking
2. Customer Perception
3. Adoptability
4. Satisfaction

Abstract

Internet 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 provides enormous benefits to consumers in terms of ease and cost of transactions, either through internet, telephone or other electronic delivery. Electronic finance (E-finance) has become one of the most essential technological changes in the financial industry. The study investigates the acceptance and adoptability in the Indian context from customers' point of view and explores the perception of customers about online banking. The study uses purposive sampling and collected primary data through structured questionnaire from 180 bank customers from 20 commercial bank in Mysore. Factor analysis and ANOVA Technique was used to test the hypothesis. Through chi-square test it is found that there is a significant relation of education with adoptability and level of satisfaction with the frequency of internet banking usages. ANOVA technique exhibits that there is no significant difference in the perception in certain items, safety and easy accessibility has the significant impact on the adoptability and satisfaction of internet banking among the customers. From the research findings, we have given valuable suggestions to banks to educate and inform the customers regarding the advantages of online banking and ensure safety, security and easy to access e-banking in the Indian context to improve the customer relationship with the bank and enhance the number of internet bank users.

INTRODUCTION

Sustainable development is associated with environmental, social and Economical issues. Sustainable development "implies that meeting the needs of the present without compromising the ability of future generations to meet their own needs" (Brundtland, 1987). There are at least two ways of sustainable development integration into the banking institutions: bank's environmental and social responsibility that manifests as environmental initiatives and socially responsible initiatives; and integration of sustainability into a bank's core businesses (integration of environmental and social considerations in products' strategy, design, etc.). Integration of sustainability into a bank's core businesses can facilitate bank's support to environmentally and socially responsible, innovative and sustainable companies. Internet banking is bank's innovative product that can provide input in both ways. Internet banking has positive influence on environment,

i.e., it provides possibility to save paper, energy and other resources and as result to decrease carbon footprint; and "provide the means for sustainable development of other businesses" (Sakalauskas, 2009).

Internet banking (or E-banking) means any user with a personal computer and a browser can get connected to his bank's website to perform any of the virtual banking functions. In internet banking system the bank has a centralized database that is web-enabled. All the services that the bank has permitted on the internet are displayed in menu. Once the branch offices of bank are interconnected through terrestrial or satellite links, there would be no physical identity for any branch. It would be a borderless entity permitting anytime, anywhere and anyhow banking.

Electronic banking (e-banking), also known as Internet banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels (Daniel, 1999; Sathye, 1999). 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. Customers access e-banking services using an intelligent electronic device, such as a personal computer (PC), personal digital assistant (PDA), automated teller

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machine (ATM), kiosk, or Touch Tone telephone

E-Banking in India

In India, ICICI bank was the first bank which offered this delivery channel, by kicking off its online services in 1996. Other private sector banks like Citibank, IndusInd Bank and HDFC and Times bank (part of HDFC bank now) started offering internet services in 1999. State bank of India launched its services in July 2001. Other public sector banks like Bank of Baroda, Allahabad Bank, Syndicate Bank and Bank of India, also rolled its services during the same time. Banks in India at present offer "Fully Transactional Websites" to their customers. The customers would conduct a variety of transactions through internet banking facility which includes: account summary, details of historical banking transactions, funds transfer, loan applications, bill payments, cheque book request, cheque status enquiry, stop cheque request, credit card payments/statements, facility of contacting account managers, etc. In a survey conducted by IMAI and IMRB (IMRB and IMAI, 2006) the estimated number of internet users as on September, 2006 was 37 million and the number of "active users" was pegged at around 25 million. The survey also estimates around 2.4 million E-commerce users, which included internet banking users. An estimated 4.6 million Indian internet users are availing internet banking services as of 2007 (Kothari, 2007). In India, the Indian customer is moving steadily towards Internet banking. But they are very much concerned about security and privacy aspect of internet banking (Malhotra and Singh, 2009).

E-banking provides enormous benefits to consumers in terms of ease and cost of transactions, either through Internet, telephone or other electronic delivery. Electronic finance (E-finance) has become one of the most essential technological changes in the financial industry. E-finance as a provision of financial services and markets using electronic communication and computation. In practice, e-finance includes e-payment, e-trading, and e-banking.

Bank can get benefit of internet banking only if it is adopted by customers. Adoption of internet banking is influenced by internet banking quality that also facilitates customers' loyalty. B. Enguist, B. Edvardsson and S. P. Sebhatu (2007) argued that a service should correspond to customers' expectations and satisfy their needs and requirements.

IMPORTANCE OF THE STUDY

It identifies customers' satisfaction with internet banking quality and customers' loyalty. This paper contributes to gain an understanding of the acceptance of e-banking in an Indian market where the 70 percent population reside in rural areas and 30 percent population reside in urban area of the country (Gerrard and Cunningham, 2003). This study

explore acceptance of e-banking in the Indian context from the point of view of customers and investigates on customers' perception.

LITERATURE REVIEW

Following the boom of new technologies such as the internet and mobile phones in practice, e-banking has also been the focus of numerous academic papers. Adoption, perception and usage of internet banking by consumers is one of the topics heavily examined in e-banking literature. Centeno (2004) argues that speed, the convenience of remote access, 24*7 availability and price incentives are the main motivation factors for the consumers to use internet banking. Calisir and Gumussoy (2008) compare the consumer perception of internet banking and other banking channels and report that internet banking, ATM and phone banking substitute each other. Confirming other papers, Sohail and Shanmugham (2003) document accessibility of internet, awareness of e-banking and resistance to change are found to be influencing Malaysians use of internet banking. Another factor that promotes clients usage of internet banking is seller support (Nilsson, 2007). Perceived risk was one of the major factors affecting consumer adoption, as well as customer satisfaction of online banking services (Polatoglu and Ekin, 2001). Perceived risk usually arises from uncertainty.

In Malaysia it was found that security was main barrier to e-commerce expansion. Security is perhaps the most feared problem on the internet. Banks and customers take a very high risk by dealing electronically (Mukti, 2000; Chung and Paynter, 2002). It is noted that although consumer's confidence in their bank was strong, yet their confidence in the technology was weak (Roboff and Charles, 1998). Today's consumers are increasingly more concerned about security and privacy issues (Howcroft et al., 2002).

Potential customers mentioned Internet security, online banking regulations, consumers' privacy, and bank's reputation as the most important future challenges of online banking adoption. (Aladwani, 2001). Indeed, in Aladwani's (2001) study of online banking, potential customers ranked internet security and customers' privacy as the most important future challenges that banks are facing. Perceived usefulness, perceived Web security has a strong and direct effect on acceptance of internet banking, too. This widespread anxiety is vividly illustrated by the results of Sathye (1999), who reported that three-quarters of Australian respondents expressed security concerns with regard to electronic banking. Overall, the literature appears to be unequivocal in its finding that the level of perceived risk is negatively related to the attitude towards banking on the World Wide Web (Black et al., 2001; Rotchanakitumnuai and Spence, 2003; Singh, 2004; Lee et al., 2005 and



Gerrard et al., 2006). For this reason, this study uses perceived security as a predictor of customer acceptance. A majority of studies highlight the fact that "security" is the biggest single concern for customers when faced with the decision to use internet banking. It is followed by "responsiveness of service delivery (speed and timeliness)", "ease of use", "credibility of the bank", and "product variety". Akinci et al. (2004) find that the selection of an internet banking service provider is effected by security, reliability and privacy. Security, which involves protecting users from the risk of fraud and financial loss, has been another important issue in safe use of the internet when conducting financial transactions in Saudi Arabia (Sohail and Shaikh, 2007). Much work has not been done in India with regard to Internet banking issues. In the present study, the researcher aims to study the awareness, acceptance and perception of customers about internet banking with special reference to Mysore City.

OBJECTIVES

To know the level of awareness about internet banking among the respondents

To study the perception of customers about e-banking services

To know the factors affecting the acceptance of Internet banking by the customers

To offer suggestion based on the research findings.

HYPOTHESES

H1: There is no significant relationship between education and e-banking adoption

H2: There is no significant relationship between customers' satisfaction and frequency of continued usage of E-banking.

H3: There is no significant difference between the mean perceptions of respondents towards safety and Ease of accessibility

METHODOLOGY

Data for the study consists of both primary and secondary. This exploratory research was conducted in Mysore city between November 2012-February 2013. Primary data were collected from 180 Bank customers belonging to 20 commercial banks in the city. Purposive sampling method was used in the selection of sample respondents. The survey instrument used in the study was a structured questionnaire made up the dimension which measures the acceptance and perception of e-banking among Indian customers. The variables were measured using multiple items. All of the scale items represented in the survey instrument utilized five point Likert categorical rating scale

from 1=strongly agree to 5 strongly disagree. Factor analysis was performed to assess the validity of the employed instrument to analyze the data. Statistical package for social sciences (SPSS) version 16 was used as a tool for analysis.

DATA ANALYSIS AND INTERPRETATION

To test our hypothesis (H1), Chi-Square test was calculated between the variables education and internet users. Table 3 shows the calculated value of Chi-Square 16.145 at 3 degree of freedom where as tabulated value of Chi-Square is 7.815. P-value is less than 0.05 which is the assumed level of significance. It is found that the calculated value is greater than the tabulated value. Hence, our null hypothesis, that there is no significant relationship between education and adoption of e-banking, rejected. and alternative hypothesis was selected. That means, higher the level of education, more is the possibility of adopting e-banking.

To test (H2) hypothesis 2 the researcher computed Chi Square test shown in the Tables 4 and 5. The table depicts that the calculated value of chi Square test 54.819 at 4 degree of freedom. The tabulated value of chi square test is 9.488 at 0.05 the assumed level of significance. Hence, our null hypothesis is rejected as the computed value is greater than the tabulated value. And P-value is less than 0.05. And we can infer that there is a significant relationship between customer satisfaction of e-banking services and numbers of years the customers are with the bank.

Factor Analysis

To trace out the important factors that impact on the adoptability and satisfaction among the customer towards internet banking, the researcher has applied factor analysis.

21 factors were identified from the literature survey. Internal consistency of the data was tested through Cronbach Alpha (Cronbach, 1946) for all the 21 factors. Table 6 shows the value of Cronbach Alpha 0.806 which is reasonable for this type of study (Nunnally, 1978) and any value more than 0.50 can be accepted. The Kaiser-Meyer-Olkin (KMO) value was 0.788, (Table.7) which was higher than the recommended minimum of 0.6 (Kaiser 1974) indicating that the sample size was adequate for factor analysis test. In addition, the value of the test statistic for sphericity (Bartlett, 1954) on the basis of a Chi-square transformation of the determinant of the correlation matrix was large (2.943E3). Bartlett's test of sphericity was significant, supporting the factorability of the correlation matrix and the associated significance level was extremely small (0.000). For factor extraction, principal component method was used, under the restriction that the Eigen value



TABLE 1. DEMOGRAPHIC PROFILE

		Count	Column N %
GENDER	MALE	120	66.7%
	FEMALE	60	33.3%
	Subtotal	180	100.0%
AGE	BELOW 21	48	26.7%
	21-30	43	23.9%
	31-40	42	23.3%
	41-50	28	15.6%
	ABOVE 50	19	10.6%
	Subtotal	180	100.0%
EDUCATION	P U C & BELOW	31	17.2%
	U.G	57	31.7%
	PG	70	38.9%
	PROFESSIONAL	22	12.2%
	Subtotal	180	100.0%
OCCUPATION	STUDENTS	48	26.7%
	EMPLOYEES	82	45.6%
	SELF EMPLOYED	50	27.8%
	Subtotal	180	100.0%
MONTHLY INCOME	BELOW 10000	35	19.4%
	10000-20000	62	34.4%
	30000-40000	51	28.3%
	40000-50000	19	10.6%
	ABOVE 50000	13	7.2%
	Subtotal	180	100.0%

Source: Primary Data

of each generated factor was more than one. A factor analysis was conducted to develop constructs that will help to evaluate factors that will influence customers' usage of e-banking. Seven factors were generated, which explained 77.562 percent of the variance with the loss of only 22.5 percent of information. The extracted factors were then rotated using variance maximizing method (Varimax). These rotated factors with their variable constituents and factor loadings are shown in Table 9. These factors are labeled Awareness & familiarity, safety & ease of access, dependability, Quality service care, and Guide to use internet banking. Of the 21 factors loaded, seven main factors extracted of which safety, easy accessibility, loyalty and dependability have highest values in the loaded factors.

To test the Hypothesis no 3 (H3), we have applied ONE –WAY ANOVA between safety and easy accessibility and satisfaction of customer with e-banking. The calculated values of F (Table 10) are 10.89 for safety of internet banking, 6.75 for faster service, 7.951 for precision, 0.979 for comfort, 0.338 for simple navigation and 0.139 for positive experience of customer with internet banking. Whereas the table value of F for 1 degree of freedom for numerator(v1) and 178 degree of freedom for denominator(v2) at 5 percent level of significance is 3.84 (6.64 @ 1 percent). In the case of factors such as safety, fast and preciseness, calculated value of F is greater than the table value and also P-value are less than 0.05 and hence we reject our null hypothesis in case of these three items.

Table 2. EDUCATION * Internet users
Cross-tabulation

		Are You using internet banking?		
		yes	no	Total
EDUCATION	P U C & BELOW	21	10	31
	U.G	50	7	57
	PG	63	7	70
	PROFESSIONAL	13	9	22
Total		147	33	180

Source: Primary Data

Table 3. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.145 ^a	3	.001
Likelihood Ratio	14.781	3	.002
Linear-by-Linear Association	.002	1	.964
No of Valid Cases	180		

a. 1 cells (12.5%) have expected count less than 5. The minimum expected count is 4.03.

Table 4. Frequency of internet banking usage * Satisfaction towards internet banking services : Cross-tabulation

		Are you satisfied with E-banking services?		
		yes	no	Total
How many times do you use the internet banking per month?	never	0	33	33
	1-5	71	30	101
	6-10	11	8	19
	11-15	5	14	19
	16-20	5	3	8
Total		92	88	180

Source: Primary Data

Table 5. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	54.819 ^a	4	.000
Likelihood Ratio	68.213	4	.000
Linear-by-Linear Association	2.795	1	.095
N of Valid Cases	180		

a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is 3.91.

TABLE 6: RELIABILITY STATISTICS

Cronbach's Alpha	N of Items
.806	21

TABLE 7: KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.788
Bartlett's Test of Sphericity	Approx. Chi-Square	2.943E3
	df	210
	Sig.	.000

Table 8: Initial Eigen values for factor analysis

Factors	Initial Eigen values	% of Variance	Cumulative %
Safety & Ease Of Access	6.618	31.515	31.515
Loyalty	3.03	14.427	45.942
Awareness & Familiarity	1.682	8.01	53.952
Dependability	1.436	6.837	60.789
Service Care	1.337	6.368	67.157
Service Quality	1.114	5.306	72.464
Guide	1.071	5.098	77.562

Source: Primary Data

However, in case of other factors such as comfort, simplicity, and positive experience of internet banking, the calculated value of F are less than the table value and also P-values are greater than 0.05, hence, there is no enough evidence to reject our null hypothesis. It indicates that there is no relation between safety and ease of access and satisfaction as evidenced from the results. It also shows that there is no significant difference in the mean perception of the respondents as regard Safety and Ease of

access.

SUGGESTIONS AND CONCLUSIONS

In a country like India, improved and customized services are very essential to satisfy the varied needs of the customers. Banks must understand the attitudes of customers with regard to level of acceptance of internet banking or online banking services. The factors such as security, safety, privacy and easy accessibility of internet

TABLE 9: FACTOR ANALYSIS
Rotated Component Matrix^a

ITEMS OF MEASUREMENT	Component						
	1	2	3	4	5	6	7
6. Internet banking transactions are precise	.894						
4. Internet banking is safe	.889						
8. Internet banking navigation is simple	.872						
5. Internet banking service is faster	.870						
7. I feel comfortable with internet banking	.857						
9. Internet banking provided me a nice experience	.842						
12. The appearance of internet banking web pages are nice		.935					
11. I Recommend E-banking to others		.846					
10. Internet banking service is useful to me		.798					
13. Internet banking design is appropriate for such site		.797					
2. I am familiar with the utility of internet banking			.886				
3. Internet banking provides easy access to banking transactions			.852				
1. I am aware of internet banking services			.806				
14. Privacy is maintained in e-banking				.743			
17. Internet banking has valid links				.658			
18. Internet banking pages open fast				.604			
20. Bank respond quickly to questions sent via internet bank					.807		
19. I am satisfied with internet banking quality						.895	
21. Internet banking provides all necessary information to solve customer problems with the banking.							.728
15. Internet banking enhances our competence of availing services effectively							.544

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 8 iterations.

banking were considered significant in early studies and found that the level of awareness and familiarity were weak among the customers. Customers perceive that internet banking is risky.

The important finding of the study is that there is a positive relationship between education and level of adoption of internet banking. The probe beyond the questionnaire reveals that customers with higher level of education adopt

internet banking slowly in case they continue service for reasonably long period of time. It takes time to understand the implications and utility of adopting internet banking. The study has extracted seven significant factors on the basis of customers' perception. The factor analysis and ANOVA test reveal that safety, easy accessibility, awareness, and prompt and quick service make the customers satisfied and become loyal. Then the loyal

customers agree that they recommend the service to others. This reduces the cost of the banks to a significant extent and has a better customer relationship management through valuable suggestion from their loyal customers. We suggest banks to increase the level of trust between banks' website and customers with regard to the risk the customers perceive. The banks are required to apply the following strategies to achieve these objectives:

Ensure safety and security for financial transactions that are found in traditional banking.

Educate customers by organizing conferences and seminars regarding uses of online banking and safety and privacy of their financial transactions and the privacy of their accounts.

Educate consumers for their basic computer skills through easily understandable pages to conduct online banking.

Communicate them of reduced cost of transaction and convenience such as avoiding long queue in a traditional banking and motivate them to adopt.

So, it can be concluded that customers are of availability and utility of internet banking. More educated customers and those who have availed for a reasonably long period of time find it easy to operate and use internet banking service. Majority of the customers concerned with safety, ease of access, privacy, reliability and dependability a required feature for the successful adoption of internet banking and accordingly the paper suggested banks and policy makers to look into these aspects to reach more number of customers and persuade them to adopt it.

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