

## **BIBLIOGRAPHY**

Ahmad Kaleem, S. A. (2008). Bankers' Perception of Electronic Banking in Pakistan. *Journal of Internet Banking and Commerce* .

Ajzena, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 179-211.

Alagheband, P. (2006). Adoption of electronic banking Services by Iranian Customers. Master thesis. Lule University of technology. Sweden .

Alain Yee-Loong Chong, B.-I. T. (2010). Online banking adoption: an empirical analysis. *International Journal of Bank* , 267-287.

Al-Sabbagh, I. a. (2004). Adoption and Use of Internet Banking in the Sultanate of Oman AN Exploratory Study. *Journal of Internet Banking and Commerce* , Web Archive.

- Alter, S. (2002). *Information System: The Foundation of e-business*. New Jersey: Prentice Hall.
- Amin, H. (2007). Internet banking adoption among young intellectuals. *Journal of Internet Banking and Commerce* , Vol. 12 No. 3.
- Asst.Prof.Dr.Burcu İlter, A. Y. (2009). Who use Internet banking in Turkey. *European and Mediterranean Conference on Information Systems*, (pp. 1-18).
- Bandura, A. (1977). *Self-efficacy: the exercise of control*,. Freeman: New York, NY.
- Bhattacharjee, A. (2002). Individual trust in online firms: scale development and initial test. *Journal of Management and Information Systems* , 211-241.
- Black, N. J. (2001). The Adoption of Internet Financial Services: a Qualitative Study. *International Journal of Retail & Distribution Management* . , 390-398.
- Bradley, L. S. (2003). A Delphi study of the drivers and inhibitors of internet banking. *The International Journal of Bank Marketing* , 161-173.
- Brich, D. M. (1997). Financial Services and the Internet : What does Cyberspace Mean for the Financial Services Industry. *Internet Research* , 120-128.
- Broderick, A. a. (2002). Service quality in Internet banking: the importance of customer role. . *Marketing Intelligence & Planning* , 327-35.
- Brogdon, C. (1999). Banking and the Internet: Past, present and possibilities. Internet WWW page, available at URL: <http://wwwdb.stanford.edu/pub/gio/CS99I/banking.html>.

Brown, I. H. (2004). The Impact of National Environment on the Adoption of Internet Banking: Comparing Singapore and South Africa. *Journal of Global Information Management* , 26.

Burke, R. (2002). Technology and the customer interface: what consumers want in the physical and virtual store? *Journal of the Academy of Marketing Science* , 411-32.

Burn, J. (1995). The new cultural revolution: the impact of EDI on Asia. *Journal of Global Information Management* , 16-23.

Burns, P. (2000). Service consistency across channels is key to success American Bankers. 165 (68), 4-6.

Byers, R. a. (2001). Retail bank services strategy: a model of traditional, electronic, and mixed distribution choices . *Journal of Management Information Systems* , 133-156.

Celik, H. (2008). What determines Turkish customers' acceptance of internet banking? *International Journal of Bank Marketing* , 353-370.

Chan, S. C. (2004). Understanding Internet banking adoption and use behavior: a Hong Kong perspective. *Journal of Global Information Management* , 189-211.

Chanaka Jayawardhena, P. F. (2000). Changes in the banking sector – the case of Internet banking in the UK. *Internet Research* , 19-31.

Chen, Y. a. (2007). Initial trust and online buyer behaviour. *Industrial Management & Data Systems* , 21-36.

- Cheng, T. L. (2006). Adoption of internet banking: an empirical study in Hong Kong. *Decision Support Systems* , 1558-1572.
- Chian-Son Yu, Y.-F. L. (n.d.). Factors encouraging people to adopt online banking and discouraging adopters to use online banking services.
- Chong, A. O. (2008). Adoption of interorganizational system standards in supply chains: an empirical analysis of RosettaNet standards. *Industrial Management & Data Systems* , 529-547.
- Compeau, D. R. (1995). Computer self-efficacy: development of a measure and initial test. *MIS Quarterly* , 189-211.
- Crawford, A. (2002). International media habits on the rise. . *Ad Age Global* , Vol. 2 (11).
- Crede, A. (1995). Electronic Commerce and the Banking Industry: The Requirement and Opportunities for New Payment System Using Internet. *Journal Of Computer-Mediated Communication* , Vol 1 No.3.
- Czaja, S. S. (1998). Age differences in attitudes toward computer. *Journal of Gerontology Series B: Psychological Sciences and Social Sciences* , 329-341.
- Czaja, S. S. (2001). Examining age differences in performance of a complex information search and retrieval task. *Psychology and Aging* , 564-580.
- Davis, F. B. (1992). User acceptance of computer technology : a comparison of two theoretical models. *Journal of Applied Social Psychology* , 1111-1132.

Davis, F. (1989). Perceived usefulness, Perceived easy of use and user acceptance of information technology. *MIS Quartely* , 319 - 340.

Dawes, J. a. (1998). Enhancing the customer experience: contributions from information technology. *Management Decision* , 350-7.

Doney, P. C. (1997). An examination of the nature of trust in buyer-seller relationship. *Journal of Marketing* , 35-51.

Erdener Kaynak, T. D. (2005). Consumer attitudes towards online banking: a new strategic marketing medium for commercial banks. *International Journal of Technology Marketing* , 62-78.

Eriksson, K. K. (2005). Customer acceptance of internet banking in Estonia . *International Journal of Bank Marketing* , 200-216.

Gerrard, P. &. (2003). The diffusion of Internet banking among Singapore consumers. *International Journal of Bank Marketing* , 16-28.

Gounaris, S. a. (2008). Investigating the drivers of internet banking adoption decision: a comparison of three alternative frameworks. *International Journal of Bank Marketing* , 282-304.

Grabner-Krauter, S. a. (2008). Consumer acceptance of internet banking: the influence of internet trust. *International journal of bank marketing* , 483-504.

Gurau, C. (2002). "Online banking in transition economies: the implementation and development of online banking systems in Romania. *International Journal of Bank Marketing*, , 285-296.

Guriting, P. N. (2006). Borneo online banking:Evaluating customer perceptions and behavioural intention. *Management Research News* , 29(1/2), 6 – 15.

Hair, J. B. (2005). *Multivariate Data Analysis.*, Prentice-Hall, Englewood Cliffs, NJ. , 6th ed.

Hamlet, C. a. (2000). Community banks go online. *ABA Banking Journals* , 61-65.

Hanudin Amin. (2007). An Empirical Investigation on Consumer Acceptance of Internet Banking in an Islamic Bank. *Labuan Bulletin of International Business & Finance*, Volume 5,41-65.

Harrison, A. R. (1992). The influence of individual differences on skill in end-user computing. *Journal of Management Information Systems* , 93-111.

Heikki Karjaluoto, T. K.-W. (2002). Relationship Quality in Online Banking: Preliminary Results from Finland. *ANZMAC Conference Proceedings* (pp. 271-277). ANZMAC.

Helve, L. 2. (2000). Pankkikilpailu kiristyy. *Kauppa-lehti* , 36,2.

Hernandez, J. a. (2007). Adoption of Internet banking: proposition and implementation of an intergrated methodology approach. *International Journal of Bank Marketing* , 72-88.

Hewer, P. H. (1999). Consumers distribution channel adoption and usage in the financial services industry: a review of existing approaches. *Journal of Financial Services Marketing* , 344-358.

Hoang, M. (2003). Current status of Vietnamese e-commerce. available at: <http://unpan1.un.org/intradoc/groups/public/./UNPAN008970.pd> .

Howcroft, B. R. (2002). Consumer attitude and the usage and adoption of home based banking in the United Kingdom. *The International Journal of Bank Marketing* , 111-121.

Igbaria, M. L. (1995 ). Why do individuals use computer technology? A Finnish case study. *Information & Management* , 227 – 238.

Igbaria, M. S. (1994). The respective roles of perceived usefulness and perceived fun in the acceptance of microcomputer technology. *Behaviour & Information Technology* , 349-361.

Jahangir, N. a. (2008). The role of perceived usefulness, perceived ease of use, security and privacy, and customer attitude to engender customer adaption in the context of electronic banking. *Africa Journal of Business Management* , 32-40.

Jaruwachirathanakul, B. a. (2005). Internet banking adoption strategies for development country: the case of Thailand. *Internet Research* , 295-311.

Jeyaraj, A. R. (2006). A review of the predictors, linkages and biases in IT innovation adoption research. *Journal of Information Technology* , 1-23.

- Jun, M. C. (2001). The key determinants of Internet banking service quality: a content analysis. *International Journal of Bank Marketing*, , 276-291.
- Kamarulzaman, Y. ( 2007 ). Adoption of travel e-shopping in the UK . *International Journal of Retail & Distribution Management* , 703-719.
- Kesseven Padachi, S. R. (2007). Analyzing the Factors that Influence the Adoption. *Computer Science and IT Education Conference* (pp. 559 - 574). Mauritius: Informing Science Institute.
- Khalil Md Nor, J. M. (2007). The Influence of Trust on Internet Banking Acceptance. *Journal of Internet Banking and Commerce* , 1-10.
- Kiang, M. R.-M. (2000). Marketing on the Internet – who can benefit from an online marketing approach? *Decision Support Systems*, , 383 - 393.
- Kolodinsky, J. &. (2001). The Adoption of Electronic Banking Technologies by American Consumers. *Consumer Interests Annual* , 1-9.
- Lagoutte, V. (1996). The Direct Banking Challenge. Unpublish Honours Thesis, Middlesex University .
- Lai, V. a. (2005). Technology acceptance model for internet banking: an invariance analysis. *Information & Management*, , 373-386.
- Lee, E. a. (101-113). Consumer Adoption of Internet Banking: Need-Based and/or Skill Based. *Marketing Management Joutnal*. 101-113 , 2001.



- Lee, E. a. (2001). Consumer Adoption of Internet Banking: Need-Based and/or Skill Based. *Marketing Management Journal* , 101-113.
- Lemon, S. ( 2008). "Singapore's free Wi-Fi service goes live. IDG News Service, available at: [www.infoworld.com/article/06/12/01/HNsingaporewifi\\_1.htm](http://www.infoworld.com/article/06/12/01/HNsingaporewifi_1.htm) .
- Li, S. A. (2004). The relationship between the adoption of Internet banking and elecelectronic connectivity: - An international comparison. Discussion paper, School of Economics and Finance.
- Lin, H. a. (2005). Impact of organization learning and knowledge management factors on e-business adoption. *Management Decision* , 171-88.
- Mary Loonam, D. O. (2008). Exploring e-service quality:a study of Irish online banking. *Journal of Marketing Intelligence & Planning* , 759-779.
- Mattila, M. K. (2003). Internet banking adoption among mature customers:early majority or laggards. *Journal of Services Marketing* , 514-526.
- Min, H. G. (1999). Electronic commerce usage in business-to-business purchasing. *International Journal of Operations & Production Management* , 909-921.
- Mols, N. B. (1999). Distribution channels in Danish retail banking. . *International Journal of Retail & Distribution Management* , 37-47.
- Mols, N. (1998). The Behavioral consequences of PC Banking. *The International Journal Bank Marketing* , 195-201.

- Mols, N. (1999). The Internet and the banks' strategic distribution channel decisions. *International Journal of Bank Marketing*, , 245-300.
- Moutinho, L. P. (2002). The impact of strategic planning on the competitiveness, performance and effectiveness of bank branches: a neural network analysis. *International Journal of Bank Marketing*, , 102-110.
- Mukherjee, A. N. (2003). A model of trust in online relationship banking. *International Journal of Bank Marketing*, , 5-15.
- Nancy B., L. A. (2001). The adoption of Internet financial services: a qualitative study. *International Journal of Retail & Distribution Management*, , 390-398.
- Newmzow.C. (1997). The Internet will Shake the Medieval Foundations. *Journal of Internet Banking and Commerce*, Vol 2. No.2.
- Nysveen, H. P. (2005). Explaining intention to use mobile chat services: moderating effects of gender. *Journal of Consumer Marketing*, , 247 - 256 .
- Orr, B. (2001). E Banking : Whats Next? *ABA Banking Journal*, , 40-46.
- Polatoglu, V. E. (2001). An empirical investigation of the Turkish consumers acceptance of Internet banking services. *International Journal of bank marketing*, , 156-165.
- Radhakrishna, G. (Volume 7, 2009). Liability Issues in Internet Banking In Malaysia. *Communications of the IBIMA*, , 1-7.

- Rao, S. M. (2003). Electronic commerce development in small and medium sized enterprises: a stage model and its implications. *Business Process Management Journal* , 11-32.
- Rexha, N. P.-A. (2003). The impact of the relational plan on adoption of electronic banking. *Journal of Services Marketing* , 53-67.
- Robinson, T. (2000). Internet Banking: Still Not A Perfect Marriage. *Information week.com* , 104-106.
- Rogers, E. (1995). *Diffusion of Innovations*. The Free Press, New York, .
- Rogers, E. (1962). *Diffusion of Innovations*,. The Free Press, New York, NY.
- Rotchanakitumnuai, S. S. (2003). Barriers to internet banking adoption: a qualitative study among corporate customers in Thailand. *International Journal of Bank Marketing* , 312-323.
- Sabah Abdullah Al-Somali, R. G. (n.d.). Internet Banking Acceptance in the Context of Developing Countries: An Extension of the Technology Acceptance Model. *Operations & Information Management Group, Aston Business School, Birmingham* , 1-16.
- Saffu, K. W. (2008). Strategic value and electronic commerce adoption among small and medium-sized enterprises in a transitional economy. *Journal of Business & Industrial Marketing* , 396-404.
- Sathye. (1999). Evaluating User Acceptance of Online Banking Information Systems: An Empirical Case of Pakistan. *Fida Hussain Chandio* , 1-12.

Sathye, M. (1999). The adoption of Internet banking by Australian consumers: An empirical investigation. *International Journal of Bank Marketing* , 324-334.

Schneider, I. (2001). Is time running out for Internet only banks? *Bank systems & Technology* ,8.

Seitz, J. a. (1998). Internet Banking : An Overview". *Journal of internet Banking and Commerce* , Vol.3 No.1.

Sheshunoff, A. (2000). Internet banking – an update from the frontlines. *ABA Banking Journal* , 51-55.

Shih, Y. a. (2004). The use of a decomposed theory of planned behavior to study internet banking in Taiwan. *Internet Research* , 213-23.

Suganthi, B. a. (2001). Internet banking patronage: an empirical investigation of Malaysia. *Journal of Internet Banking and Commerce* , Vol. 6 No.1,.

Suh, B. &. (2002). Effect of trust on customer acceptance of Internet banking. *Electronic Commerce Research and Applications* , 247-263.

Tan, M. a. (2000). Factors influencing the adoption of internet banking. *Journal of the Association for Information Systems* , 1-47.

Tan, M. T. (2000). Factors influencing the adoption the adoption of internet banking . *Journal of the Association for Information Systems* , 1-42.

Teo, T. L. (1999). Intrinsic and extrinsic motivation in internet usage. *Omega International Journal of Management Science* , 25 – 37.

Ternullo, G. (1997). *Banking on the Internet : New Technologies New Opportunities and new Risk*. Boston Reginol Outlook Second Quater .

Tero Pikkarainen, K. P. (2004). Consumer acceptance of online banking: Extention of the technology acceptance model. *Internet Research* , 224-235.

Tornatzky, L. a. (1982). Innovation characteristics and innovation adoption-implementation: a meta-analysis of findings. *IEEE Transactions on* , 28-45.

Turban, E. K. (2008). *E-Commerce: A Managerial Perspective*. Prentice-Hall, Upper Saddle River, NJ .

Tyler, E. S. (1999). UK bank-corporate relationships: large corporate expectations of service. *International Journal of Bank Marketing* , 167-186.

Venkatesh, V. &. (1996). A model of the antecedents of perceived ease of use: development and test . *Decision Sciences* , 451-481.

Venkatesh, V. a. (2000 ). Why do not men ever stop to ask for directions? Gender, social influence,and their role in technology acceptance and usage behavior. *MIS Quarterly* . , 115–139.

Venkatesh, V. a. (2001). Why do not men ever stop to ask for directions? Gender, social influence,and their role in technology acceptance and usage behavior. *MIS Quarterly* , 115–139.

Venkatesh, V. M. (2003). User acceptance of information technology: toward a unified view. *MIS Quarterly* , 425-78.

Wang, Y. T. (2003). Determinants of user acceptance of internet banking. *International Journal of Service Industry Management* , 501-519.

Warner, J. (1996). Internet Waits in Wings for Banking Dinosaurs. *The Independent* , 17.

Yahya Dauda, M. S. (August 2007). The Impact of E-Commerce Security, and National Environment on Consumer adoption of Internet Banking in Malaysia and Singapore. *Journal of Internet Banking and Commerce* , 1-20.

Yogesh Malhotra, D. F. (1999). Extending the Technology Acceptance Model to Account for Social Influence: Theoretical Bases and Empirical Validation. *Proceedings of the 32nd Hawaii International Conference on System Sciences* , 1-14.

You, P. F. (2006). Will online business replace the traditional business in the banking industry in UK. Dissertation. Available from <http://www.coursework4you.co.uk/sprtfina35.htm>.