ADAPTABILITY OF INTERNET BANKING IN HARYANA STATE OF INDIA

Adaptability of Internet banking in Haryana State of India

Dissertation submitted in part fulfillment of the requirement for

the degree of masters in business administration (MBA) with Dublin Business School

Pooja

Student Number: 10263594
# Table of Contents

ACKNOWLEDGMENT ................................................................................................................................. 9  

ABSTRACT .............................................................................................................................................. 10  

CHAPTER 1: INTRODUCTION ..................................................................................................................... 11  

1.1. INTRODUCTION .................................................................................................................................. 11  

1.2. OVERVIEW OF THE STUDY ............................................................................................................... 11  

1.3. BACKGROUND OF INTERNET BANKING ......................................................................................... 12  

1.4 RATIONALE OF THE TOPIC .............................................................................................................. 13  

1.5 PROBLEM STATEMENT ....................................................................................................................... 14  

1.6 RESEARCH AIM .................................................................................................................................. 14  

1.7 RESEARCH OBJECTIVES .................................................................................................................. 15  

1.8 RESEARCH QUESTIONS ..................................................................................................................... 15  

1.9 RESEARCH HYPOTHESIS ................................................................................................................ 15  

1.10 STRUCTURE OF THE DISSERTATION ............................................................................................. 15  

CHAPTER 2: LITERATURE REVIEW ........................................................................................................... 17  

2.1 INTRODUCTION .................................................................................................................................. 17  

2.2 RUDIMENTARY OF INTERNET BANKING ......................................................................................... 17  

2.3 BEGINNING OF COMPUTERIZATION IN INDIAN BANKS ................................................................ 18  

2.4 CURRENT STATUS OF E-BANKING ADOPTION IN INDIA ............................................................... 19  

2.5 INTERNET BANKING IN HARYANA .................................................................................................. 20  

2.6 Reasons of low adoptability of internet banking in Haryana ............................................................... 21  

2.7 BENEFITS OF INTERNET BANKING ................................................................................................. 21  

Benefits for Customers ............................................................................................................................... 21  

Convenience and Ease ............................................................................................................................... 22  

Availability at almost every time ............................................................................................................... 22
Self Service Channel........................................................................................................22
Saving of both money and time ..................................................................................22
2.8 BENEFITS TO BANKS...............................................................................................23
A rise in the profitability ..............................................................................................23
Cost Effective Technology .........................................................................................23
Reaching to area with no banks ..................................................................................23
Improvement of the customer’s relationship ...............................................................23
Adoption of internet banking in Haryana ..................................................................23
Persuasion ....................................................................................................................24
Knowledge ...................................................................................................................24
Confirmation ................................................................................................................24
Decision .........................................................................................................................24
Implementation .............................................................................................................24
2.9 MODELS AND THEORIES OF INTERNET BANKING ..........................................25
Theory of Planned Behavior (TPB) ............................................................................25
Theory of Reasoned Action (TRA) .............................................................................26
Triandis Model ............................................................................................................27
Technology Acceptance Model ................................................................................28
2.10 DIFFUSION OF INNOVATION IN INTERNET BANKING .....................................29
Observability ...............................................................................................................29
Trialability ....................................................................................................................29
Complexity ..................................................................................................................29
Compatibility ..............................................................................................................30
Relative Advantage ...................................................................................................30
2.11 COMPARISON OF MODELS AND THEORIES DESCRIBED 200..........................30
2.12 FACTORS AFFECTING INTERNET BANKING IN HARYANA ................................30
Security .......................................................................................................................31
Site Disruption and Navigation .................................................................................31
Education .......................................................................................................................... 31
User Apprehension ........................................................................................................... 31
Accessibility ....................................................................................................................... 31

2.13 IMPACT OF INTERNET BANKING IN HARYANA DISTRICT .................................. 32
Positive impact .................................................................................................................. 32
Negative impact ............................................................................................................... 32

2.14 LITERATURE REVIEW CONCLUSION .................................................................. 32

CHAPTER 3: RESEARCH METHODOLOGY .................................................................... 34

3.1 INTRODUCTION ......................................................................................................... 34

3.2 RESEARCH ONION ................................................................................................... 34

3.3 RESEARCH PARADIGMS ....................................................................................... 35

3.4 RESEARCH PHILOSOPHY ....................................................................................... 35

3.4.1 JUSTIFICATION OF RESEARCH PHILOSOPHY ...................................................... 36

3.5 RESEARCH APPROACH ............................................................................................ 36

3.5.1 JUSTIFICATION OF RESEARCH APPROACH ........................................................... 36

3.6 RESEARCH DESIGN .................................................................................................. 37

3.6.1 JUSTIFICATION OF RESEARCH DESIGN ................................................................. 37

3.7 RESEARCH STRATEGY ............................................................................................... 37

3.7.1 JUSTIFICATION OF RESEARCH STRATEGY .............................................................. 38

3.8 DATA COLLECTION METHODS ............................................................................... 38

3.8.1 Quantitative data collection methods ..................................................................... 38

3.9 DATA ANALYSIS ....................................................................................................... 39

3.10 ACCESSIBILITY ISSUES .......................................................................................... 39

3.11 SAMPLING METHODS AND SAMPLE SIZE .............................................................. 40

3.12 RELIABILITY AND VALIDITY ................................................................................. 40

3.13 RESEARCH LIMITATIONS ....................................................................................... 41
ADAPTABILITY OF INTERNET BANKING IN HARYANA STATE OF INDIA

3.14 Ethical Considerations .......................................................................................................... 41
3.15 Time Horizon ....................................................................................................................... 41
Table 1: Gantt chart .................................................................................................................. 43
3.16 Summary ............................................................................................................................. 43

CHAPTER 4: DATA ANALYSIS /FINDINGS ............................................................................ 43
4.1 Data Analysis / Findings ....................................................................................................... 44
4.1.1 Introduction ....................................................................................................................... 44
4.2 Findings and Analysis .......................................................................................................... 45
4.2.1 Socio-demographic ........................................................................................................... 45
4.2.2 Familiarity with Internet banking ...................................................................................... 46
4.2.3 Three main reason of low adoptability of Internet banking ........................................... 48
4.2.4 Ranking to the all seven reasons ...................................................................................... 50
4.2.5 Which particular problem should need to solve first out of seven? ................................. 50
4.2.6 Which type of services currently used by the customers? ................................................. 51
4.2.7 Satisfaction level of customers ......................................................................................... 52
4.2.8 How often customers use Internet banking ............................................................ 53
How long customers are using Internet banking ................................................................. 53

CHAPTER 5: CONCLUSION AND RECOMMENDATION ....................................................... 56
5.1 Conclusions ......................................................................................................................... 56
5.2 Recommendation ................................................................................................................. 57
5.2.1 Suggestions to the customers .......................................................................................... 57
5.2.2 Suggestions to the banks and government ........................................................................ 58

CHAPTER 6: SELF-REFLECTION .......................................................................................... 60
6.1 Introduction ........................................................................................................................... 60
6.2 LEARNING STYLE.........................................................................................................................60

6.3 LEARNING STYLE DESCRIPTION..............................................................................................61

6.4 LEARNING & DEVELOPMENT ..................................................................................................63

6.4.1 Research skills ......................................................................................................................63

6.4.2 Data analysis skill ................................................................................................................63

6.4.3 Decision making skills .........................................................................................................63

6.4.4 Team working skills .............................................................................................................64

6.4.5 Time management skills ......................................................................................................64

6.5 SELF REFLECTION..................................................................................................................65

CHAPTER 7: BIBLIOGRAPHY........................................................................................................67
List of Figures

Figure 1: Platforms of Delivery for Electronic Banking (Source: Singh and Rani 2013) ..... 18
Figure 2: Structure of the stages in the adaptability process (Source: Salaiwarkul, 2013)... 25
Figure 3: Planned behavior theory in Decomposed Model (Source: Marceau 2012) ............ 26
Figure 4: Theory of Reasoned Action (Source: Khrais, 2015) ........................................ 27
Figure 5: Schematic Diagram of the Triandis model (Source: Fox 2014) .......................... 28
Figure 6: Technology Acceptance Model (TAM) (Source: Darwish and Hassan 2012) .... 29
Figure 7: Research onion (Source: Saunders et al. 2009, pp. 52) .................................... 34
Figure 8: Research Onion Adopted .................................................................................... 35
Figure 9: Ranking analysis ................................................................................................ 50
Figure 10: Pie chart for customer satisfaction ................................................................. 53
Figure 11: Bar chart on respondent use of e-banking ......................................................... 53
Figure 12: Pie chart on how long respondents use e-banking ........................................... 54
Figure 13: Cycle of effective learning (Chikring, 1981) .................................................... 61
Figure 14: Learning style (McLeod, 2010) ...................................................................... 62
List of Tables

Table 1: Gantt Chart.............................................................................................................. 43
Table 2: Responses from village........................................................................................... 44
Table 3: Eight categories for analysis.................................................................................. 45
Table 4: Age group of respondent ...................................................................................... 46
Table 5: Occupation of respondent.................................................................................... 46
Table 6: respondent familiarity with Internet banking services.......................................... 47
Table 7: type of services used by respondent ..................................................................... 48
Table 8: $ThreeSelectedReason Frequencies ..................................................................... 49
Table 9: $Solution Frequencies .......................................................................................... 51
Table 10: $EbankingServices Frequencies .......................................................................... 52
Acknowledgment

I am really thankful to God and my parents for supporting me and giving me the strength in completing this research. I would like to say thanks from core of heart to my supervisor, Professor Ann Masterson for her valuable professional guidance, appropriate suggestions, patience, and attention and kind behavior. I would like to thank all respondents who participated in the survey for giving their valuable time and attention. And finally I would like to thanks to all faculty for the all skills and priceless knowledge I have learnt from them throughout the course.
Abstract

The purpose of this research is to find out the three main reasons about the low adoptability of internet banking in the villages of Haryana state in India. Here researcher consider the seven basic reason of low adoptability of internet banking such as 1) high rate of illiteracy, 2) fear of fraud, 3) unable to afford cost of internet, 4) lack of awareness about internet banking, 5) languages barriers, 6) unavailability of internet network connection and 7) unbanked villages. For understanding the internet banking appropriately, all factors effecting internet banking in India are studied well such as social factor, legal factor, economical factor, knowledge level etc. For this study survey is choose as primary method for collecting data and random sampling. The research also presents the several researches about the customer perception towards the use of Internet banking and factors effecting internet banking. With the help of survey three main reasons of Haryana has been find out from seven general reasons in all over India. Those three reasons are lack of awareness, unbanked villages and fear of fraud. Furthermore, internet banking has some advantages and disadvantages due to the some disadvantages it has low adoptability. Nowadays, internet banking is becoming popular because of the continuous struggle of government and banks.
Chapter 1: Introduction

1.1. Introduction

Internet banking is a method of electronic payment system that enables the customers of the banks and other financial institutions for conducting financial transactions. The internet banking system is a system-oriented process that would access banking services for the benefit of customers. To be clear and exact, the fundamental mechanism of internet banking, Internet banking and internet banking are same thing. To access the financial area for internet banking facility, a customer needs to register with the institution for setting up the service, setting up the passwords and other credentials for verification of the customers (Choudhry 2011). However, the customer numbers are normally the same like the account numbers. This is because the customer numbers can be linked to the account through savings, credit card, cheque and other account related matters. It is observed that customer numbers and the credentials may set up through various orientations. Here, the types of financial transactions that a customer transacts through Internet banking would include obtaining account balances, electronic bill payments and the fund transfers between the customer and the receiver’s account (Chiou and Shen 2012).

Internet banking is becoming popular in India due to the benefits given by the Prime Minister, Narendra Modi. The mission of the PM is to make services of banking through digital roots. The campaign of digital India was launched to ensure that the government services are available to the citizens. It also improved the online infrastructure and the internet facilities by empowering technology. The initiative included plans for connecting the rural areas through high-speed intent connectivity (Boot and Ratnovski 2012). It includes three components mainly. This includes creation of digital infrastructure, delivering services digitally and digital illiteracy.

1.2. Overview of the study

Internet banking has many names such as internet banking, virtual banking and is an electronic expense system. Constant use of internet for the transactions related to business leads to a deep effect on the industry of banking. This is a global process, which is creating a global market and the involvement of internet banking into developing countries and places is lacking behind the Western countries. The internet banking system is a part of the e-banking system operated by the banks individually. A customer should have the internet access to register the online service with a secured password and other information for verification of the customers. The qualifications for internet banking are not as same as mobile or telephone internet banking (Bonin and Brambilla 2014). The financial institutions are regularly
checking the customer’s phone number to ensure whether they have given the right details or not. The phone number of the customer can be related to any account controls such as savings, credit card, cheques, and loan.

A customer may transact internet banking by visiting the financial institutions’ safe website and logging in with the number allocated to the customer. Electronic bill payments, transferring funds between customers are the main applications of internet banking (Biringer 2013). There are some banks, which gives their customers the ability to download the transactions straight through the customers accounting software. This facility also gives the customer to order statements, cheques books, suggest change of location, and other daily transactions. Mainly places with poor economies, infrastructure, and education have problem of slow adaptability of technology in the improving countries (Barker 2011). In this research, there is an analysis for the adoption of internet banking in the Haryana state of India and a variety of factors that are included in the acceptance by the users.

1.3. Background of Internet banking

Banking is always a high information concentrated activity that completely relies on the information technology (IT) to process, acquire, and distribute the information to all the users. It not only processes the information but also provides a different way for the banks in Haryana to deliver their services and products. Banks have to update their technologies and innovations regularly to meet the demands of the customers to provide reliable and convenient services in the state of Haryana (Agwu 2012). There are many revolutionary methods to deliver a banking service through a medium of Internet. Since, the Internet was introduced in the year 1969 it has brought a mainstream for communication. Recently, the internet is growing in areas, which increases the medium for electronic commerce. With the rapid involvement of the internet in the state of Haryana, banking has become a substitute channel to provide its services and results. Recently, internet is considered as a weapon to revolutionize the way that a bank operates, compete, and deliver their products and services in the areas of Haryana. As per the “Business Week”, banking is crucial for a modern economy though banks are not (Chiou and Shen 2012). There is a belief that internet will bring a revolution in retail banking. The possibilities of internet banking have encouraged many banks to reconsider their IT strategies to remain competitive in the field. Today customers are demanding flexibility and convenience from the internet banking services that are not offered by the traditional banks.

Khrais (2015) supported the statement made on the “Business Week”. Internet banking has permitted the required services demanded by the customers through financial institutions. Though there are many benefits using internet banking some problems needs to be fixed so that it can be widely adapted
ADAPTABILITY OF INTERNET BANKING IN HARYANA STATE OF INDIA

(Marceau 2012). It is firmly believed that internet banking will be a great success for the state of Haryana and it will be widely adopted by most of the banks and financial institutions.

1.4 Rationale of the topic

What is the issue?

Adaptability of Internet banking in the state of Haryana is quite low. In this research, the researcher has evaluated the issues regarding the slow adaptability of internet banking in Haryana. People do not have enough knowledge and there is a high rate of illiteracy. They do not know the gates that E-commerce has opened for them. They think that if the transaction fails then there will be a loss of money and thereby it is seen that there is a lack of awareness about internet banking. Actually, they have a fear of fraud that might get them into trouble and hence they do not use internet banking (Pokharel 2011).

Internet cost might be a reason behind the decrement of internet banking in the state of Haryana. Some families could not afford the cost of internet in their home. Then there are issues regarding languages too. Some people could not complete the process because for online transactions they have to be educated and well known about the topic. Customers have to be educated for these reasons. Regions that have slow internet connections are a major point to the unusualness of internet banking in Haryana. There are some rural or urban villages in Haryana that hardly contains a bank and internet banking is considered as an imaginary concept.

Why is it an issue?

Internet has given many things to the common people but there are always some negative factors about a system. Recently, cybercrime and hackers are hacking the customer’s account, which leads to a threat for the loss of money. People in Haryana fears that the hackers could hack their accounts thereby they do not use Internet banking. Governments should give weekly classes to the Haryana publics regarding the internet banking and online transaction. Lack of education is one of the major issues for the down path of internet banking. The clients handling these sections should give internet-banking brochures in hand (Smith, Walter and DeLong 2012). There is a lack of awareness among the people regarding internet banking. They should discuss with others about the methods and the usefulness of Internet banking. Public in Haryana should be aware about the latest techniques brought by the financial institutions, which might lead them to a hassle free transactions with respect to the retail banking system. Internet costs should be maintained at low level so that more customers could join Internet banking system. Government should give free internet access and a good internet connection to every location so that the digital process comes not only in Haryana but also to other relevant places. If these regulations
are taken into considerations, then Haryana will become a major place using in internet banking (Spitzeck, Pirson and Dierksmeier 2012).

1.5 Problem Statement

The individuals of the state Haryana are the late adopters of Internet and its uses in case of Internet Banking or Internet banking. In not only Haryana, this crisis comes in some other places too. No study has been done which explains the factors that could affect the Internet Banking in the state of Haryana. Haryana is adopting new technologies that will update the service industry, which includes “e shopping, e-commerce, and internet banking”. Competition of the banks in Haryana is carrying the adoptability of internet banking. It appears that internet banking in Haryana is facing some problems. However, the reasons are not unique but there have been some issues. There is a lack of government policies with respect to the e commerce regulations and laws (Raheem 2014). Internet connection is crucial for these transactions. Lack of internet might bring the whole transaction to be worthless.

Customers in the state are terrified to use internet banking as they think that any mistake could lead to a loss of money. For this same reason, the customers in Haryana are not comfortable shopping online. They think that online shopping portals return policy might be a long-term process and there might a loss of satisfaction and money in the process. There are some security issues too like ones data might be hacked and their privacy will be broken. Network security is must for these online transactions (Pan, Chen and Nguyen 2012). There should be regular educations regarding the online transaction. People in Haryana should know the advantage of internet banking. There are limited numbers of banks using internet transaction thereby decreasing the number of individuals using internet banking. However, customers have a good knowledge on Internet but they could not combine Internet and Banking together. Many customers just do not like the features and technology and possess a fear that the computer might jingle with their personal accounts. As stated above that many places are having these same issues or problems regarding their banking on the internet. Banks should offer some coaching sessions regarding the topic of Internet banking in some locations and the teachings should be well spread among the others who did not have the time for the sessions (Oseni and Omoola 2015). People in Haryana are comfortable in the retail based banking for conducting their transactions. Recently, commercial banks are promoting new plans and features to improve their strategies on Internet Banking System.

1.6 Research Aim

The aim of this research is to identify and analyze the three main reasons out of seven general reasons of “low adaptability of Internet banking in the Haryana state of India”. Here researcher consider the
seven basic reason of low adoptability of internet banking such as 1) high rate of illiteracy, 2) fear of fraud, 3) unable to afford cost of internet, 4) lack of awareness about internet banking, 5) languages barriers, 6) unavailability of internet network connection and 7) unbanked villages.

1.7 Research Objectives

Under these, the research objectives are as follows:

- To find the rate of literacy and the fear of fraud regarding internet banking in the Haryana
- To find the factors for the decreasing people using or affording internet connection
- To access the language barriers and awareness of internet banking in the state of Haryana
- To evaluate the determinants for the unavailability of internet connections in Haryana
- To access the rate of banks in the rural and urban areas of Haryana

1.8 Research questions

1. What is the rate of illiteracy and fear of fraud for internet banking in Haryana?
2. Why the customers of Haryana could not afford internet in their places?
3. What is the rate of unbanked villages of Haryana state?

1.9 Research Hypothesis

**H0:** There have been some researches and it is seen that Haryana is not only affected but Uttar Pradesh, another state of India also have the same reasons for low adaptability of Internet banking. It is expected that Haryana have also the same reasons for the low adaptability of internet banking.

**H1:** Though there are many services in the state but these services are of no use to the customers who live in villages of Haryana state. The literacy level of rural areas are even low than the urban areas in India as well as they have a more number of banks in urban areas than in rural areas. On the other hand, there is a problem with the internet connection and its costs too.

1.10 Structure of the dissertation

Internet banking has many facilities and capabilities that include downloading statements of bank, viewing transactions that are recent, transfer of funds between customers, investment sale or purchase and many others. Haryana banks are not gaining their full support from the customers. In this research, the researcher has separated the dissertation into five chapters. It includes introduction, research
methodology, literature review, finding and analysis, and finally recommendations and conclusions. The first chapter is composed of internet Banking rationale and background, research aims and objectives (Laidler, 2014). The second chapter consists of review on literature that includes definitions, analysis, and objectives. The third chapter is comprised of research methodology, which includes approach, research philosophy, data collection methods and strategies. The fourth chapter contains findings and analysis that would be described with quantitative and qualitative questionnaires. The fifth and the last chapter contains recommendations and conclusions that will be explained from the analysis segment of the research (Khrais 2015).
Chapter 2: Literature Review

2.1 Introduction

In this chapter, various themes are to be covered. Firstly, the importance of internet banking and its conception is studied in detail with respect to the city Haryana in India. As opined by Mahfooz, Al-Motairi, Ahmad and Khan (2013), the benefits that the people of Haryana can avail through the system of internet banking and the banks in the city are enormous. Secondly, the literal meaning for the adoption of the Internet banking is discussed. Thirdly, there is a detailed discussion of the theoretical models based on the intentions. Finally, there is an appropriate design of the research hypothesis and model.

2.2 Rudimentary of Internet Banking

The electronic system of banking is a complex system with many channels of distribution. The platform through which the electronic banking is seen to operate is much larger. The most common way of performing electronic banking in this current scenario is through the Internet banking (Khare, Mishra and Singh 2012). Electronic banking can be performed through many ways. The simplest form is the provision of the services and the information to customers through the devices like the television, telephone, computer and mobile (Sindwani and Goel 2014). It has been opined by Bishnoi and Tandon (2013) that this is basically a connection of the customers and the banks through the electronic mode so that it can help in the management, controlling and preparing of financial transaction. The internet banking transaction like accessing of accounts can be easily done by the customers through the internet banking (Mahfooz, Al-Motairi, Ahmad and Khan 2013). The customers of internet banking in Haryana are still not familiar with the internet banking system but they are trying to get accustomed to the latest technology, as they can understand there is an ample scope for them to explore and avail advantage. Internet banking at the advanced stage is described as the transactional system of internet banking as there are a number of provisions of facilities like the transfer of the funds. Accessing of the accounts and purchasing of the online financial products. The two terms i.e. the electronic form of banking and the internet banking are synonymously used in literatures. The electronic banking is performed through the internet banking. There are mainly three ways through which the internet banking and internet banking is delivered i.e. Personal Computers, Internet and the telephone. Lal (2015) said that there are four mediums through which internet banking is performed. The four mediums are Internet banking, PC banking, Television based banking and managed banking. It is very important to note that PC banking and the Internet banking system is not the same. The PC based system of banking involves the customer’s to
download software that is suggested the banks in their PCs but the Internet form of banking is browsing based. Kumar and Garg (2012) suggest that the electronic delivery channel of banking is through the internet via the use of Personal computers.

The importance of the TV based banking, mobile banking and the managed network banking is losing its ground (Mishra 2015). As stated by Kumar and Garg (2012), it is expected that is future the platform of delivery involves a shift from the wired platform to wireless technology.

The following are platforms of delivery for the electronic banking:

<table>
<thead>
<tr>
<th>Type of service</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>PC banking (private dial up)</td>
<td>Proprietary software, distributed by the bank, is installed by the customer on their PC. Access to bank via a modem linked directly to the bank</td>
</tr>
<tr>
<td>Internet banking</td>
<td>Access their bank via Internet</td>
</tr>
<tr>
<td>Managed network</td>
<td>The bank makes use of an online service provided by another party</td>
</tr>
<tr>
<td>TV based</td>
<td>The use of satellite or cable to deliver account information to the TV screens of customers (Also Internet based)</td>
</tr>
<tr>
<td>Telephone banking</td>
<td>Customers access their bank via telephone (Own personal ID and password required)</td>
</tr>
<tr>
<td>Mobile phone banking (SMS, WAP, 3rd generation)</td>
<td>Access with text message (SMS), Internet connection (WAP), or high speed 3rd generation mobile connection (also Internet based)</td>
</tr>
</tbody>
</table>

Figure 1: Platforms of Delivery for Electronic Banking (Source: Singh and Rani 2013)

2.3 Beginning of Computerization in Indian banks

As per the various recommendations of the committees and working groups RBI tie bank computerization was introduced to enhance the technology in the Indian commercial banks. In 1983-84 the first blue print for bank computerization in India was emerged as a phased plan for the mechanization of banking industry (1985-89). Even, the Reserve Bank of India (RBI) installed the first computer in 1968 and then in 1979 a larger one. (Personal Website of R.Kannan, no date).

On the other hand, some other banks had installed accounting and other machines before 1966 those banks are United Commercial Bank (UCO), the Standard Chartered Bank, Lloyds’ Bank, Grindlays and some other. A large scale of computerization was constituted by the Dr. C. Rangrajan in 1985 in the Indian public sector banks which were undertaken by the Phased plan of computerization. And now, most
of the public banks are fully computerized. Banks in India had installed 4776 ALOMs at the branch level, during the first phase of computerization spanning the five years ending 1989. It included 233 mini computers at Regional/Controlling office levels and provided the training to the personals over 2000 programmers/systems and 1200 Data Entry Terminal Operators. It was proved by the RBI Annual Report of 2008-09 that 100% computerization in the SBI group and 97.60% in the some other nationalized banks.

On the other hand, the term internet banking means the services of banking like the loan application, inquiry of account balance, introduction of services, transfer of funds and much more. All this are provided through the banks via the internet. The system of internet banking has evolved into an information unit and a one-stop service (Kharb and Verma 2014). This helps in great benefits to the banks and the consumers. Michael Karlin, the CEO and President, of the first virtual banking system around the world, discussed the idea of the internet banking (Sindwani and Goel 2015). The follows are the ideas described by him:

- There is no need for any purchase of software, storing of the data, backing up of the information as all transaction is taking place through the Internet.
- The internet banking services can be conducted in any location but the only necessity is that there is a need of a computer or a modern device. The location can be in a foreign country, home or even office.
- The internet banking services can be used any time of the day i.e. 24 hours. There is no need for reconciliation of the internet banking statement or tracking the manually through the ATM or through paper checks.

2.4 Current status of e-banking adoption in India

In India there are 205 million people are internet users, India has third rank after China and US the percentage of Indian internet user is 12.6%. In India large number of internet users are from the urban area around 137 million, where as in the rural area the percentage of internet users are lesser as compare to urban area. Nevertheless, most of the people in India use internet only for the purpose of communication (90%) and only 10% do online transaction out of total population. This indicates the great opportunities for the internet banking in the India (Rao, 2013).

On the basis of statistics of 2014, it was assumed that the internet baking user would increase in the India and reached at 213 million. It is calculated that India beaten the US in the number of users and got the second place by replacing US. As per the record of current scenario, it is shows that out of 205 million internet user in India prefer mobile banking. It is become possible due to the fast growth in IT development in the banking system in the big cities, where as in the suburban and rural areas in the India
adoptability of e-banking is low. Furthermore, other than ATM e-banking service still does not have any increase out of total transaction in the suburban area and rural area. It is happening because of lack of awareness about the all e-banking services facilitate by the bank for the customers comfort (Singh, 2013). According to the BCG (The Bostion Consulting group) research, there are three effective solutions for the growth in adoptability of e-banking. The solutions are reaching semi-rural area/ rural area versus metro cities, increasing affordable access and enhanced awareness. Indian government planning to provide low cost internet instruments like cell phone, laptop etc for the people who have low income. Furthermore, reducing internet data plan cost and providing free wi.fi services in rural areas is also a best way to connecting those people to the internet who has low income level. And organising internet awareness programmes for enhancing knowledge about the benefit and use of e-banking (The Rise in Internet Penetration and the Changing Face of Digital India, no date).

The development of e-banking decline the importance of branches of banks it means number of branch establishment is limited. The development in the information technology allows the customers to access the all services through internet banking without visiting to the bank. The Automated Teller Machines (ATM) is a suitable example for explaining the growth of e-banking. It is expected that within the short period of time ATMS will be extensively used by the customers of semi-urban and rural areas (Flathers, 2013).

The technology-led procedure is describing us to what has been described as virtual banking. The virtual banking services have multiple benefits. It is realized by the many banks that there is a significant number of customers like to use e-banking facilities. On the basis of existing 24-hours telephone banking system positive result, so many banks have developed and applied the various vital e-banking applications so that now their customer the can pay the bills, transfer money among account, check account history, download statements information and computerize their check book online very easily (J. Parmar, 2013).

2.5 Internet Banking in Haryana

Internets banking in Haryana are provided by many banks. The following are the banks that provide Internet banking services in Haryana:

- **Internet banking services provided by the bank SBI (State Bank of India)**
  
  **Payment of bills**: The SBI e-Pay is a very convenient and the simplest way of paying and receiving the customer’s bill online. There is no late payment, queues or hassle related to paying of deposits.

  **Auto Pay**: The Auto pay method will help the customers to pay the bills automatically when there is a due (Kumar 2015).
• **Internet banking Services provided by the ICICI Bank**
  The ICICI internet banking helps in the payment of the bills and management of it any time and customers can also enjoying online shopping.

• **Internet banking services by the HDFC banks**
  The internet banking services are very common to that of the ICICI banks. The bank promises reduced transaction cost and perfect flow of information (Bansal 2016).

### 2.6 Reasons of low adoptability of internet banking in Haryana

According to the 2012 Institute of Inter Disciplinary Business Research, there are four main reason of low adoptability of e-banking such as:

- **Knowledge barrier**: it is categorised into four types such as limited trained human, lack of technological knowledge, improper use of technology and language barrier. India has 22 official languages so it creates language barriers for e-banking because it is very difficult to provide e-banking services in 22 different languages. (Talwar, 2014)

- **Legal & security barrier**: due to lack of limited, increased potential of fraud, lack of trust and denial of e-documents by the court creates the hurdle in the growth of e-banking.

- **Social**: due to lack of awareness, high rate of illiteracy customer are away from the e-banking services benefits.

- **Economic**: as compare to urban area income of rural area people have lesser. So they have problem in affording cost of internet (Insan, 2010).

- **Unbanked villages** are also the most effective reason for the low adoptability of e-banking in the villages of Haryana state in India. As per the recent news article (C Roy, 2014) in the Haryana state of India there 4077 villages are consider as a unbanked village so the group of 2 or 3 unbanked villages choose a particular village’s bank for banking services. It is economic issue of low adoptability of e-banking so it is necessary to find out answer of this question.

### 2.7 Benefits of Internet Banking

The following are the benefits that are enjoyed by the customers and the banks through the internet banking:

**Benefits for Customers**

The customers when availing the internet banking needs lesser time to wait for accessing their accounts. This is more convenient than the traditional system of banking and the cost of the infrastructure is low for this type of banking system. The time is reduced and the limitation of the place helps in providing ample of benefits to the customers more conveniently when performing banking activities.
There so many services which make the customers like comfortable and easy such to make the payment of all bills, transferring money within 5 minutes setting at home, account enquiry customer can see all history of transaction without going bank and so many.

Convenience and Ease

There is a great degree of convenience and ease when accessing the use of the internet banking. The consumers are able to transact through the internet by providing them with the comfort of office or the home without even going outside. The consumers are able to keep an account of their transaction while staying at their home. This will make them feel convenient and satisfied. The internet has made the non-transactional facilities like the updating of the accounts, online checkbooks and inquiring of the financial products and the interest inquiry simpler. Furthermore, internet banking is 24x7 service customer can use it any time and from anywhere. No need to wait for opening and closing of the banks without any restriction customer can do his work.

Availability at almost every time

Customers through the internet banking can access the internet banking services and the facilities almost any time in the year from anywhere. As stated by Bansal (2016), there is no need for the customers to wait for the bank to be open for withdrawing of money.

Self Service Channel

There is a self-service channel provided through the internet banking for the customers for different types of banking services. There is no need to be dependent upon the internet banking staffs and processing time for availing the services (Malhotra and Singh 2015). The most popular technology of banking services is the internet banking. The use of self-service technology has positively affected the perceived usefulness of the buyers.

Saving of both money and time

Nowadays, due to the invention of internet banking there is a no need to travel to the banks to get the internet banking services rather the advantages enjoy staying back at home or office is much more. As opined by Malhotra and Singh(2015), the advantages are lesser traffic, less fuel cost, less time consumption no need to stand many hours in queue for small things and saving the environment through less use of paper and motor vehicle. Moreover, internet banking reduced the dependency of customer on bank staff now there is a self service. It is beneficial for both customer and banks.
2.8 Benefits to Banks

A rise in the profitability

The profitability of the banks increases with the adoption of the internet by the banks. The operation ratio of efficiencies of the internet using banks is more than the banks that uses the traditional form of banking systems. The internet-supported banks can offer banking services at affordable rates to the customers rather than the banks that do not use the internet banking.

Cost Effective Technology

There is an opportunity of self-service to the consumers through the internet banking. So the customers can also save their travelling expenses by using internet banking. The banks are also able to control the administrative costs through cutting down of more workforces up to a certain extent (Kaur and Kiranb 2015). The paper work that is performed in the traditional banking system is no longer required in the internet banking system so that cost also reduced.

Reaching to area with no banks

The use of the internet banking has increased the customer’s base and the geographical area through the low cost deployment of electronic channels. The banks are providing banking services through the internet where there are no bank branches in the area. As stated by Singh(2014), the financial institutions they are trying to get more customers through their branchless banking. In Haryana out of 6841 villages there 4077 villages are such villages where is no bank branches. It is difficult for the government to establish the branches in all villages in a short time but government can provide internet banking facilities to those villages.

Improvement of the customer’s relationship

The strategic priority for most of the banks is considered very important. The customers will be able to establish a good relationship when they are able to access a wide range of products from the internet-facilitated banks (Singh 2014). When there a good relationship with the customers exist there will be increased level of loyalty, improved cross selling and retention of the customers of the banks. It is only possible when banks spread the information about the benefit of internet banking everywhere in a particular city. The cross-selling opportunities and customer satisfaction increases through the internet banking facilities.

Adoption of internet banking in Haryana

Adoption is the continuation and acceptance of product, ideas, and services. As opined by Yusuf Dauda and Lee (2015) customers go through “a method of persuasion, knowledge, confirmation and decision” before they become ready to adopt a service or product in the state of Haryana. A technological invention can be brought in many stages that include persuasion, knowledge, confirmation, decision, and implementation. Customers in Haryana have to pass through these objects before taking decision whether
to reject or adopt an innovation or invention. As stated above the stages for accepting the innovation, there is a brief discussion regarding the stages for the adaptability of Internet banking in the state of Haryana.

**Persuasion**

In this stage, customers’ attitude is formed towards the invention. By predicting the future and the risk of adoption, the customer in Haryana develops a negative or positive attitude towards the innovation, which plays a major role in modifying the ultimate decision. As stated by Yu (2014) “attitudes regarding the innovation as its compatibility, advantage, and complexity are very essential”.

**Knowledge**

This is a crucial factor for the public in Haryana particularly in rural areas. The literacy rate is very low in those places that lead to an incompatibility with the latest innovations and inventions in case of E-commerce. Personality variables, socio economic characteristics and communications are highly required to innovativeness (Xirong and Jin 2011). Knowledge is a very important factor for all the people in Haryana as well as for the customers in India to increase the adaptability of Internet banking in the rural and urban places. To understand the advantages and disadvantages of internet banking customer should be literate at least basic knowledge. And according to the research, it is seen that the primary adopters have more education than recent adopters are more likely to possess.

**Confirmation**

This stage comes at the satisfaction of the customers after the adoption of the latest techniques and innovations in Haryana. Customers are evaluating their results after using the internet banking system. If the level of satisfaction is good then the idea of innovation will proceed (Spitzeck, Pirson and Dierksmeier 2012). It is also seen that customers might use Internet banking process and then rejects the adoption for this system due to their own personal reasons. It is all depend on the customers’ satisfaction level how they will react about internet banking. The reverse of this decision leads to discontinuance.

**Decision**

This stage comes when a consumer is linked with the activities that lead to rejection or adoption of the latest innovations taken place in the state of Haryana. The customer in this stage vigorously seeks out the information about the latest technology that helps them in their decision making process regarding Internet banking in the state of Haryana.

**Implementation**

In this stage decision-making and information regarding the internet banking ends, but there is always a communication change that took place (Smith, Walter and DeLong 2012). It is explained in a better way in the below diagram.
2.9 Models and Theories of Internet banking

Theory of Planned Behavior (TPB)

As opined by Raheem (2014), a good understanding between the backgrounds and belief structures needs the breakdown of attitudinal views. The cognitive mechanisms of trust could not be prepared into a single cognitive or conceptual unit. It is also mentioned that among the diffusion of invention theory, the attitudinal belief has three characteristics that increase the adoption. The characteristics are “complexity, relative advantage, and compatibility”. It is showed that pure TPB model has a better explanatory power than the decayed model of TPB. There is an argument that internet banking is a technological invention and thereby the decayed TPB model offers a more satisfactory clarification of approval intentions. Complexity is a degree at which an invention is accepted to understand, operate, and learn. It can also be defined as the degree at which an invention is achieved as comparatively difficult to handle, operate, and understand (Pokharel 2011). Inventions are easy to understand, are less critical and stand a chance of higher acceptability, and use by the customers in the state of Haryana. Therefore, it is expected to have negative relationship between complexity and attitude. It has been found that complexity plays a major role in the technology adoption choice (Pan, Chen and Nguyen 2012).
Relative advantage implies to a point that inventions could provide benefits, which succeed its precursor in fields of enhancement, image, convenience, and satisfaction. The advantages must be linked with the innovation’s amount of adoption among the Haryana publics of India. Lastly, compatibility means the degree in which the invention hits among the potential customers’ and adopters’ existing values and current needs (Oseni and Omoola 2015). It is seen that innovations are adapted only when it is compatible with the value system individuals and the job responsibilities. Hence, a major factor relates with Internet banking adoption in Haryana would be effective.

![Diagram of Planned behavior theory in Decomposed Model](Source: Marceau 2012)

**Figure 3: Planned behavior theory in Decomposed Model (Source: Marceau 2012)**

**Theory of Reasoned Action (TRA)**

The reason action theory is a very wide model from public mindset, which is mindful with determinants of consciously proposed activities. It consists of attitudinal, intention variables, and social influence to expect behavior. It is assumed that the customers Behavioral Intention (BI) is together determined with the customer’s Attitude towards Behavior (ATB) and the Subjective Norm (SN). This is the overall concept of what others think that the customers of Haryana should do or not do. Behavioral domain might vary the importance of SN and ATB to predict BI. ATB will be dominant in case of behaviors that are attitudinal and personal based and little will be of SN predictive efficiency whereas SN is dominant predictor in case of normal implications (for example: buying something for others use) and ATB will be of low importance (Laidler 2014). The reason action theory also assumes that Behavioral Intention is the direct ancestor of Actual Behavior (AB). Three conditions arise while predicting AB accurately and the conditions should hold. The degree in which the customer can decide at self-control to
achieve or not to achieve the behavior is one of them among the three conditions. A stable intention is needed between the presentations of the behavior and time of measurement is the second factor. Lastly, the degree in which the behavioral criteria and the measure of intention correspond would be the levels of target, period, action, and context.

Moreover, the Theory of Researched Action (TRA) is a simple model that does not require the operative beliefs for a selective behavior (Kondabagil 2007). Specialists using TRA need to identify the salient points for subjects related to behavior under supervision. TRA is successfully predicting the presentation of intentions and behaviors, which is functional to a large number of conditions.

Figure 4: Theory of Reasoned Action (Source: Khrais, 2015)

**Triandis Model**

This model is similar to “Theory of reasoned action (TRA), Theory of Planned Behavior (TPB), and Technology Acceptance Model (TAM)”. Triandis model presumes an intention-attitude behavior relation that includes a number of related variables. This model takes responsibilities of important constructs including social factors, habit, and simplifying conditions for the banks of Haryana. Facilitating conditions implies to the important resources and gives support for presenting a behavior that includes money, time, hardware, network connection, software, and expertise (Kalaiarasi and Srividya 2013). It is seen from the research that Triandis Model is hugely adopted by the health behavior and customer behavior. Recently, this model has been widely used for the adoption of technology researches that includes the adoption of internet, Executive Information System (EIS), and personal computer. This model is used by the researchers of Haryana to understand the rate of users’ intention of using internet for shopping and online transactions. There are also findings regarding this model that are useful to explain the intention of using Internet (Jalal, Marzooq and Nabi 2011).

With a rise of modified model that consist long term and near term penalties gives a better fit. The new model displays that facilitating condition with social factors that have a good impact on the intention
ADAPTABILITY OF INTERNET BANKING IN HARYANA STATE OF INDIA

of using Internet. Firstly, the updated model presumes that TAM is very easy to use in people’s perception, which is a crucial factor. Secondly, the modified model states that facilitating conditions might have an impact on intention whereas the Triandis Model postulates that facilitating conditions might affect Actual Behavior (AB). Thirdly, according to the history of TAM, assume that apparent complexity has a non-negative impact that is the users in Haryana will be satisfied if they can access the computer technology (Goswami 2013). Fourthly, linked with the TRA, intention is a purpose of Subjective Norm (SN) and the updated model presumes that the factors including public norms and perceptions of the individuals have a positive influence on affect.

Technology Acceptance Model

This acceptance model was developed in the year 1989 and is an adjustment of the reasoned action theory particularly personalized for customer acceptance of the innovation. The aim of TAM is to give a description of the rate of computer acceptance, which is capable of describing user behavior among the wide range of technologies and populations at the same time. Preferably, consumer of Haryana would like a model that can also describe and explain but not only predict. Therefore, TAM’s purpose is to supply a base for finding the effects of outside issues on attitudes, internal beliefs, and intentions (Darwish and Hassan 2012). This model was designed to achieve the goals simply by recognizing a minor number of variables recommended by the last researches, which deals with the affective rate of internet and computer acceptance. TAM proposes two selective beliefs namely Perceived Ease of Use (PEoU) and Perceived Usefulness (PU) for the initial application for technology acceptance behavior. PU is explained

![Figure 5: Schematic Diagram of the Triandis model (Source: Fox 2014)](image-url)
as the stage in which a potential user believes that whether a selective system would improve the job performance. With accordance to the organizational context, publics of Haryana are reinforced for good performance by promotions, raises, bonuses, and other prizes. A system of high perceived usefulness is one for which a customer can believe in the actuality of a confident use presentation link.

PEOU is a stage where a potential user trusts that using a selective system would be free of energy. This follows from the word “Ease”, which means freedom from the effort or difficulty. Effort or Energy is a limited resource that a consumer might assign to different activities for which they are responsible (Jalal, Marzooq and Nabi 2011). TAM is well flourishing in fields of power, health, and for predicting consumer acceptance.

![Technology Acceptance Model (TAM)](Source: Darwish and Hassan 2012)

**2.10 Diffusion of Innovation in Internet banking**

Innovation Diffusion Theory (IDT) is a structure or design that describes the procedures by which inventions in technology are highly adopted by the users. Diffusion can be defined as the method by which an invention is interconnected through definite channels for a period among the members of public system. Therefore, in this section, the researcher has evaluated the new ideas and thoughts that has gain a huge adoption in Haryana (Fischer 2011). It is opined that Innovation Diffusion Theory contains a set of factors that are linked with the technological inventions and the factors are described as follows:

**Observability**

*“This stage defines the results of the invention would be visible to others”*. In this stage, it is observed that how much consumers are prepared for the invention or innovation regarding the new techniques like internet banking brought by the financial institutions like bank.

**Trialability**

*“The stage in which an invention is examined is with a limited basis.”* In this stage the new technological innovation are experimented and then it is locally marketed.

**Complexity**
“The stage in which the innovation is professed as comparatively is difficult to use and understand.” In this section, the customers’ problems are taken into consideration and are maintained so that consumers have a little complexion regarding the internet banking (Fiordelisi, Marques-Ibanez and Molyneux 2011).

**Compatibility**

“The stage in which an invention or innovation is observed with respect to the past experiences, existing values, and demands of possible adopters.” Thorough research has been done about the experiences that the customers are having regarding Internet banking and taking it as a feedback, the developers are trying to make the invention or design compatible for social use in Haryana.

**Relative Advantage**

“The stage in which an invention is observed to be healthier with respect to the idea and concepts it supplants”. Developers are consistently trying to approach the best possible methods to increase the adoption of Internet banking in the states of Haryana (Dubois, Bobillier-Chaumon and Retour 2011).

### 2.11 Comparison of Models and Theories described 200

However, Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), and Triandis focus on various rates to describe the consumer behavior in adoption of technology; these theories have some characteristics in common. Firstly, TPB, TRA, Triandis, and TAM presume an intention behavior association, which has an influence on Behavioral Intention (BI) and the practice of behavior. Secondly, in TAM, Perceived Usefulness (PU) is comparable to relative advantage in IDT (Innovation Diffusion Theory) to a certain extent. The structures of PU, perceived consequences, and relative advantage in different models verify the rationale of TRA, which believes that the consequences of behavior are the key to formulate an attitude towards behavior (Darwish and Hassan 2012). Thirdly, the use of PEOU in TAM is close to the difficulty construct in IDT. Lastly, in TPB, perceived behavioral measures refer to consumer awareness of whether they have the resources and opportunities needed to simplify a behavior or behavior is under control. According to this respect, simplifying conditions in the model of Triandis is linked with the imaginary behavioral controls. However, the Model of Triandis proposes that facilitating conditions are only affecting the Actual Behavior (AB) whereas the Perceived Behavior affects both usages and behavioral intentions.

### 2.12 Factors affecting Internet banking in Haryana

The modern age of the Internet and computers are providing many ways to access everyday transactions that includes banking. Internet banking has many uses of its own like time management, ease
of transactions through smartphones and many others but at the same time internet banking or Internet banking has some potential disadvantages. They are described as follows:

**Security**

Though some banks in Haryana offer a typically secure web page to conduct the public and business transactions, they could not guarantee the transactions’ safety. Websites including the secure ones are susceptible to internet criminals and their crimes who attempts to hack into the account of the consumer. They can access into someone’s business account, financial information by hacking (Drescher and Klewer 2011). This leads to a deceitful use of the business and could possibly cost a loss of money.

**Site Disruption and Navigation**

A nominal glitch might turn a secure website to go offline for some time and resulting in problems regarding the transactions and business. An executive in Haryana might need an emergency to make payments or purchase. Internet banking offers a wide amount of options and transactions, which might feel boring to pilot the site (Darwish and Hassan 2012). One has to wait for a long time when ringing to banks or contacting with the telephone customer care is a crucial factor in this section. Internet connections are also not available in some regions, which might lead an interest for internet banking in Haryana. Some places have internet connection though it is very slow to complete the transaction that might lead to a disastrous transaction or a loss of money.

**Education**

There are many urban and rural areas in Haryana as the researcher has stated above. The residents of these areas are lacking the most in case of internet banking. The literacy rate is very low in these areas resulting in a low amount of adaptability of E commerce or Internet banking. People should aware of these techniques. People in Haryana should be given lessons regarding these online transactions and the workers should deliver some brochures teaching the methods of online services (Cohen 2011). Customers could not access the internet also for its costs. There has been researches done and it is seen that many families in Haryana could not afford the internet costs.

**User Apprehension**

Some business owners in Haryana might feel uncomfortable with the idea of replacing their financial information into online account using the internet. If someone is comfortable doing banking in telephone or person they might experience a hurdle that could be difficult to overcome(Drescher and Klewer 2011).

**Accessibility**

If the business is marketed in rural and urban areas, Internet choices could be narrow. This can make the transactions difficult and as a result, business banking and personal experience may take some more time. For example, areas that do not have high speed broadband leads to a connection of slow dial-up service which could affect the transaction and could result in a loss of money.
2.13 Impact of Internet banking in Haryana District

Positive impact
Internet banking gives an easy method for assessing the transactions or transfers from the security and comfort of their personal computer. Internet banking has changed the transaction methods by their latest innovations. The positive impact includes 24-hour access, transaction speed, and convenience. Internet banking can be done 24 hours a day, and a week. Customers having internet connection can log in to their accounts and successfully perform any transactions, fund transfer or bill payments. This is mainly used when the banks are normally closed on holidays and when there is an urgent need for business transaction. Internet banking never closes its facilities and these online facilities are only a click away. However, it has maintenance issues for which the site can be blocked for some time but rather than this internet banking is very convenient in Haryana (Drescher and Klewer 2011). Accessing online transaction could lead to a less amount of time, which means that transactions are quicker than the retail banking system and ATM processing speed. Customers in Haryana could transact or transfer funds or can do any financial events without standing in a queue that could take more time, which leads to a hassle free transaction in a low amount of time.

Negative impact
Although, internet banking has positive impacts but it also has some negative impacts on the customers of Haryana, which leads to a low adoption of Internet banking and innovations by E commerce. One of the crucial negative points is increase of criminal activity in these websites to hack into one consumer’s account. Personal information is accessed to the hackers through online transactions (Cohen 2011). However, there are safety measures to prevent hacking but there are predators with their software skills to steal customers’ bank information. These breaches are done by sending a pop up message or spam to get the customer’s account information. Mail malware signifies the ultimate frustrating situation as they offer like any bank products with loan offers, lower rates and other non-banking services, which require personal data like pin number or card number and account holders name. The only precaution is not opening those doubtful mails and preserving the phone from others who may access the account. Security is a crucial concern for the customers in Haryana (Fischer 2011). The regulation and laws of the technology are unpredictable and the customers do not want to become a target of unwanted threat activities in their respective accounts.

2.14 Literature review conclusion
It can be conclude that e-banking has so many issues from beginning to now according to the above researches for instance: people have fear from the fraud which normally happen through online purchase,
internet connection charges consider huge cost which not affordable by the poor people, language problem, and sometime bank customer care executive don’t provide proper solution to the customer. Furthermore, according to a BCG article it also cleared that rural areas have less internet usability than urban areas in India. In last the seven reason of low adoptability of internet banking are find out mentioned in literature theme 5 and researcher will elected the three main reason of low adoptability of e-banking explained in data analysis part.
Chapter 3: Research methodology

3.1 Introduction

In this chapter, the researcher follows a methodological outline by incorporating various concepts, theories, and ideas in this study. Here, the researcher would gather information, which would help to conduct the research in a well-organized manner. As explained by Green (2011), the researcher makes a critical explanation through research analytical tools and other data collection methods. In this research, the researcher forms a clear understanding by understanding the topic and enhancing the data with the help of learning methods. Reliably, after analyzing the topic, the researcher produces certain outcomes that will be useful in future. Thus, the main idea would be to focus on the established variables of Internet banking and its adaptability in India. Primarily, the researcher in this study has taken the phenomena of deductive approach, descriptive design, survey strategy, and positivism philosophy to incorporate research ideas. This also provides an authentic explanation while collecting the primary data (Jagodzinski and Wallin 2013). Moreover, with the help of surveys and interviews, the researcher has implemented the study further with the help of literary outcomes.

3.2 Research onion

One of the most noteworthy tool for describing the all-successive stages for collecting data and analyze them, is “Research Onion”. This tool provides the all description about the conducting process for research study. Research onion is comprised of six steps that include research philosophy, approaches, strategies, design, method, time horizon along with the data collection and analyzing technique.

![Research Onion Diagram](Source: Saunders et al. 2009, pp. 52)
3.3 Research paradigms

*Research paradigm* is a prototype that would contain simplified examples for illustrating theoretical procedures, processes and other points (Hantrais 2014). However, with the help of assumptions, it would create an intellectual structure on the research and development under the field of inquiry. Besides, the research paradigm is an interpretive framework that has a set of feelings and beliefs. While creating assumptions, there are areas that have to be described through epistemological, ontological and a methodological variety. However, *epistemology is a theory of knowledge and the assumptions* that is created with the help of nature on knowledge-based areas whereas ontology is concerned with the philosophy that may have certain assumptions and beliefs under the nature of existence and survival (Fram 2014). Moreover, the response given through the research paradigms would be predominant with a scientific method that gives attention to the social inquiry and political debate.

3.4 Research philosophy

Research philosophy is the phenomenon for interpreting results by giving a valid reason to the researcher about the research process (Fiorito, Scheall and Suprinyak 2015). It also receives the information that would help to understand the Internet banking in Haryana through *Positivism, Realism, Interpretivism and Post-Positivism*. Here, the researcher has chosen Positivism philosophy that will make
interrelation to the topic through certain research outcomes. However, due to low budget and unavailability of time, the researcher could not go for better methods. It would be evident if the researchers undertake the research to an extent where it would minimize possible errors and evaluate effective information related to the topic (Chandra and Sharma 2013). Now to define the concept of Realism philosophy, it is a belief that has is related to independent philosophies through conceptual schemes, linguistic practices, and other perceptions whereas the Interpretivism philosophy would integrate human interest through the development of critiques in social sciences.

3.4.1 Justification of research philosophy
Since the researcher has selected the topic on adaptability of Internet banking in Haryana state of India. Thus, it would be essential if the topic provides effectiveness while minimizing errors. However, the philosophies depicted in this research would be contrasting if a proper validity would enhance the topic with the help of literary outcomes (Biddle and Emmett 2013). Positivism is a philosophy that would gain positive knowledge based on the natural phenomena and by understanding relations. It also allows the researcher in gaining an authentic knowledge that will be scientific. It also creates certain assumptions that will be effective in near future. Since the researcher has selected this philosophy, this would be helpful and trustworthy in future (Barbour 2013). Moreover, with contact to nature, certain evaluations would be justified that would be presentable and contradictory. It also provides a new influence that attempts to hold the propositions of the research.

3.5 Research approach
Research approach provides an application to this study by understanding validity of the research with the help of certain assumptions. It comprises of inductive and deductive research approach. Deductive approach provides an outline to this study by choosing a right career and a right path (Zanutto 2013). It would also be effective if there would be an inter-relationship made through the pathway of research outcomes. Conditionally, this approach would be helpful because it involves active participation of the respondents by accumulating the data through relevant theories and models. On the other side, inductive approach would be beneficial, as it would generate new theories and models to gain better information about the topic. Hence, for better evaluation, the researcher hastaken deductive approach, as it will produce results that would be conventional and empirical (Weathington, Cunningham and Pittenger 2012).

3.5.1 Justification of research approach
Since, the researcher could not develop better theories and models because of low budget and time. Therefore, the researcher was unable to choose the preferred inductive approach. Hence, for better
purpose the researcher has taken deductive approach (Thiem 2015). This will assist the completion of data and would produce effective results with variability in this research. Under deductive methods, there are certain principles that would form relationship criteria if proper measures were taken to form a good clarity in the research. Thus, by following an unconventional research view, the researcher has taken this approach under these types of circumstances (Supino and Borer 2012). Moreover, it is observed that inductive research approach provides a generalized view in understanding the topic through theories and models.

3.6 Research design

Research design provides the researcher to accomplish the topic with the help of literary outcomes. It also provides a clear justification. Under this design, the researcher will develop certain information that would be useful in future. This would also provide the researcher with various opportunities in evaluating the data and collecting it to assume an unconventional research approach (Sullivan 2014). However, research design also covers exploratory, explanatory, correlation and descriptive designs. The exploratory research design develops information that would be relevant with knowledge, ideas, values, thought process and skills. On the other side, the explanatory research design occurs if there would be a good precision associated with the research variables (Salaberry and Comajoan 2013). Conventionally, the researcher has chosen the descriptive design because it would be consistent to understand the foundation of the research.

3.6.1 Justification of research design

Since the researcher has selected the descriptive research design, it would be significant if the design procedure would be exact and accurate. It also provides an authentic explanation while analyzing this topic through several perspectives angles and perspectives of the research. However, the descriptive research design also helps the researcher for gaining effective results. This forms mainly with primary and secondary data sources (Ryen and Gobo 2011). Under the research problems, a distinction should be made if there is a change of phenomena that requires statistical and experimental designs. Research design also makes a longitudinal state where appropriate study must be done with the help of a meta-analysis procedure.

3.7 Research strategy

The researcher has taken numerous strategies to conduct the research work through case studies, experiments and surveys. It would be effective if the researcher incorporates the research by following a suitable strategy with a conventional method. Besides, a suitable strategy for this research work would be effective to produce information about the topic (Rostron 2013). In order, the researcher
also organizes the collected data to implement in this research further. Moreover, the survey strategy also provides the researcher a good foundation while incorporating ideas and gathering relevant information in a successful manner.

3.7.1 Justification of research strategy

To gain an in-depth knowledge about the research topic, the researcher has faced several strategies while implementing the study. This will produce certain outcomes by making validity to this research. Since the researcher has taken survey strategy. It would be possible to get effective results from the concerned topic. The survey strategy also holds a good scope to gather positive results concerning the issues the researcher has faced in this research. It would be ideal if the researcher would analyze the topic to get a better outcome without facing any type of difficulties (Preser 2014). However, the research ethics follows the ethical principles where the respondents find a way that would minimize the potential distress of the informed consent.

3.8 Data collection methods

Data collection method is defined as the procedure for interpreting and gathering information with the help of target variables in an established manner. However, it answers to the questions asked during the research. As depicted by Novikov and Novikov (2013), the goal of data collection method would be to capture the evidence of this research and building a convincing answer. It gains a significant area for gathering knowledge and idea regarding the research framework. However, Data collection methods mainly comprises of primary and the secondary methods. It is observed that the primary data collection method mainly involves quantitative and the qualitative methods. Thus, this would be evolved by forming a range of questionnaires and other options. It would also be effective to choose the options related to the research section. On the other side, the secondary data collection method is obtained through, books, journal articles, newspaper, websites, magazines, and with the help of other references (Popping 2012). Moreover, the data collected from previous sources would be helpful to implement the research techniques. It also provides an ultimate scenario that would be useful in collecting the data from a variety of sources. Moreover, there are certain observations that would accumulate data through interviews, experiments, observations, and questionnaires.

3.8.1 Quantitative data collection methods

As explained by Lulle (2014), the researcher collects several observation, questionnaires and the experiments using quantitative method. It would be ideal if the quantitative method would emphasize the orientation of this research by forming mathematical and statistical analysis. Moreover, it is observed that the quantitative research focuses on gathering numerical data and by making certain relationships with the help of independent and dependent variables. The quantitative research here mainly focuses on the
descriptive and experimental methods. On the other side of the research, the descriptive research would provide a methodological outline with the help of integers, variables and numbers (McGinty 2015). Thus, the characteristic of quantitative research is structured on sample size. It also represents impact of population by creating several questionnaires, making numerical representation and structuring the representation.

3.9 Data analysis

Data analysis is defined as a procedure for analyzing and transforming the data by discovering information through a decision procedure. It also has various multiple facts and approaches that would create a diverse portfolio by aligning the management principles. Here, business intelligence also covers the data analysis that relies mainly on the business information and other statistical applications. On the contrary, exploratory data analysis would focus by discovering features through statistical, linguistic, and the structural techniques. Under this, several domains include exploratory data, statistical applications and the predictive analysis (Jagodzinski and Wallin 2013). Data analysis could be integrated as a precursor of data visualization and data visualization. However, the researcher has accumulated the quantitative data with the help of SPSS whereas the numerical data through MS Excel in the form of percentage. It also has the functions for answering the statistical, financial and the engineering needs. It also allows displaying the data through priority of histograms, line graphs, and charts. Besides, it also has a programming aspect that is done through the help of visual basic applications. SPSS would be done through software packages and it is used for statistical analysis. It would also include basic software for analyzing the descriptive statistics, linear regression and cluster analysis (Hantrais 2014). SPSS statistics also places the constraints on data types, data processing and the matching files. Moreover, a graphical user interface is used through a SPSS statistical window on the bottom interface.

3.10 Accessibility issues

The researcher has faces some accessibility issues in this research while understanding the topic. However, there are valuable insights in this topic, which would be gained with the shared variables of research and other scholars (Green 2011). Additionally, for promoting best practices of this research, there are potential benefits under the accessibility issues. It would also provide a valuable reference to organizations that has a fund to support the research. Contradictory, the research also presents with an apparent solution that would carry the background of the research. In order, the researcher also leads to the frameworks, development languages, and the design pattern. It would be effective if the research would provide an application that aims to provide a contemporary guide to accessible areas of the research (Goodson, Loveless and Stephens 2012).
3.11 Sampling methods and Sample size

Sample size could be defined as the number of respondent that would execute the research through a successful manner. In this research, sampling techniques are used to gather essential information that would be useful in decision-making procedure (Gobo 2011). Under certain circumstances, there are sampling methods, which provides a selection procedure to the research. It would also be reliable and useful for execution of the study. Sampling method comprises mainly of two types. It includes non-probability and the probability sampling method. Under probability sampling method, there are random sampling, systematic sampling and the stratified sampling while the non-probability sampling method provides an explanation while determining a random objective through assumptions (Fram 2014). It is evident from the research that the main advantage of the probability sampling method has certain errors that needs to be minimized with a degree of attainment. On the other hand, non-probability sampling method is a technique that is based on subjective judgment. It also represents the population to inform the social processes through a meaningful orientation. Here, the researcher has selected 232 people as a sample from 10 villages of Haryana state of India. Researcher did face-to-face survey in the 10 villages of Haryana for finding the three main reasons of low adoptability of internet banking through personal visit in each village. Villages concerned in the survey are 1) Bound, 2) Sirsa, 3) Phogat, 4) BawaniKhera, 5) Bamla, 6) Devsar, 7) Ranila, 8) Bass, 9) Dinod and 10) Takri.

Research primary method is survey decided for data collection, researcher will distribute questionnaire on the bus stop, outside of colleges and banks because bus stop is a location where researcher can meet all type of people like different age group, different education level etc. And outside of colleges researcher can meet to the large group of people. Outside of bank researcher can distribute questionnaires and will get most effective data because people who are coming into the bank would more efficient in choosing main three reason of low adoptability of internet banking.

3.12 Reliability and Validity

Validity is the degree of the research, which evaluates the measurement and collection of data. Validity measures the accuracy of the research with the help of ideas and concepts. It also has a key perception that would be determined through the identified research. As argued by Fiorito, Scheall, and Suprinyak (2015), the research analyses an ethical perspective by making a suitable judgment during the course work. On the other hand, reliability would refer to the abilities of the research that may have a periodic identity. The reliability also configures by making several agreements associated with the test-related state, inter-method state, inter-related state, and the inter consistency. However, the researcher would make a general criterion by evaluating the ideas of the research through proper evaluations, techniques, and identities (Corti 2012).
3.13 Research limitations

Under the research limitations, the researcher has faced some barriers that have to be implemented during the course study. Phenomenally, the researcher has formed the data with the limitation of finance, limitation of time, and the information limitation. It is observed that limitation of time allow the researcher to complete the study by skipping significant information in the research. On the other side, the limitation of finance develops the researcher’s viewpoint through ongoing resources with more details. However, the researcher has provided an analytical view through sample size, time constraints, consistent data, shortcomings of the research and other factors. The delimitations of this research would provide an area where the researcher can feel little oppressive regarding the study. This would also be confidential to get a reflection regarding the research variables (Biddle and Emmett 2013). Moreover, the sample size taken is very small because it plays a significant relationship to ensure population, data and other groups Researcher also didn’t get the complete 300 hundred responses only 232 respond. There is one more limitation that the researcher selected only 10 villages of Haryana though there are 6841 villages but it was difficult to do survey in some more villages due to shortage of time. It is also difficult to analyze the whole state problems on the basis of only 10 villages. As the researcher chose the paper based data collection method so many problems arose such as it was expensive to take printout of 300 samples, it was also difficult to visit in 10 unknown villages and some people having problem in filling the questionnaire and researcher have to explain them in their local language that was difficult for researcher too.

3.14 Ethical Considerations

The primary responsibility for the researcher would be to pay attention on the ethical issues on conducting this research. Here, information would be collected mainly for personal use. However, the respondent would enjoy active participation on their choices made during this research. In order, the data is kept in a confidential manner (Barbour 2013). The researcher also maintains certain regulations and rules that will be appropriate during this course study. Moreover, the researcher should follow Data Protection Act, which will keep the information secret in an efficient manner. In the questionnaire researcher avoided the socio-demographic question such name, place, contact number and so on. Respondent were not pressurized to fill the questionnaire they participated with their own wish. Furthermore, pens also distributed as gift to the each respondent.

3.15 Time Horizon

It would make a planning horizon that has a fixed point of time while conducting the research process. Here, the activities of the research include secondary sources, name of the topic, data collection
method and research layout. This will make a feasible area on analyzing the activities done within 21 weeks of time (Al 2013). Thus, completing this research will generate an outcome that would be productive in future.

<table>
<thead>
<tr>
<th>Activities for the research</th>
<th>Week 1-3</th>
<th>Week 3-6</th>
<th>Week 6-9</th>
<th>Week 9-12</th>
<th>Week 12-15</th>
<th>Week 15-18</th>
<th>Week 18-21</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of the topic</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Secondary sources</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Research layout and presentation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Analysis of literature content</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Research time plan</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Research techniques</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary data collection</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interpretation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Activities for the research:
- Week 1-3: Name of the topic
- Week 3-6: Secondary sources
- Week 6-9: Research layout and presentation
- Week 9-12: Analysis of literature content
- Week 12-15: Research time plan
- Week 15-18: Research techniques
- Week 18-21: Primary data collection method
- Interpretation
3.16 Summary

In this chapter, the researcher has analyzed various frames of the research with the help of findings and analysis. This will be effective in making this research evident through research design, philosophy, strategies and approaches. However, the researcher has chosen surveys to analyze the research through customers of Internet banking in Haryana (6 and Bellamy 2012). Moreover, the researcher would choose data collection method and time horizon to describe the research with a meaningful objective.
4.1 Data Analysis/ Findings

4.1.1 Introduction

In this chapter researcher explained how data collected and analyzed with help of selected tools of data collection that is survey questionnaire as a primary source. Secondary data collection source are journals, articles and books all are already used in literature review chapter 2.

The primary data that is required for the research gathered form 10 villages of Haryana city in India. During the survey 232 respondents respond out of 300 and 30 respondent form each village was expected but got different number of responses from each village mentioned below in the table:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name of villages</th>
<th>Number of responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bound</td>
<td>24</td>
</tr>
<tr>
<td>2</td>
<td>Sirsa</td>
<td>23</td>
</tr>
<tr>
<td>3</td>
<td>Phogat</td>
<td>22</td>
</tr>
<tr>
<td>4</td>
<td>Bawani Khera</td>
<td>23</td>
</tr>
<tr>
<td>5</td>
<td>Bamla</td>
<td>21</td>
</tr>
<tr>
<td>6</td>
<td>Devsar</td>
<td>22</td>
</tr>
<tr>
<td>7</td>
<td>Ranila</td>
<td>30</td>
</tr>
<tr>
<td>8</td>
<td>Bass</td>
<td>24</td>
</tr>
<tr>
<td>9</td>
<td>Dinod</td>
<td>20</td>
</tr>
<tr>
<td>10</td>
<td>Takri</td>
<td>23</td>
</tr>
</tbody>
</table>

Table 2: Responses from village

Highest number of responses is from ‘Ranila’ village and lowest from ‘Dinod’. Researcher took paper based survey through visiting each village personally and researcher distributed pen to the respondent as small gift. “Writer” that is the best way to gather information to the respondent. All variables of questionnaire are relevant to the research’s main question and sub questions also proved helpful in getting result. There are 35 variables analyzed with help of SPSS categorized into 8 categories mentioned in below diagram:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Variables</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
1 Socio-demographic   Age and Occupation
2 Internet banking services   Bills payment, order check book, fund transfer, account enquiry, online shopping and other
3 Three main reason of low adoptability of Internet banking out of seven   Illiteracy, fraud, cost of internet, lack of awareness, language barriers, unavailability of network connection and unbanked villages
4 Ranking   Illiteracy, fraud, cost of internet, lack of awareness, language barriers, unavailability of network connection and unbanked villages.
5 Which particular reason needs to solve first   Illiteracy, fraud, cost of internet, lack of awareness, language barriers, unavailability of network connection and unbanked villages.
6 Which services customers using currently   Bills payment, order check book, fund transfer, account enquiry, online shopping and other
7 Satisfaction level   Satisfied, completely satisfied, unsatisfied and neutral
8 How often customer use Internet banking   Usage enabling and years of using Internet banking

Table 3: Eight categories for analysis

4.2 Findings and analysis

4.2.1 Socio-demographic

The diagram below shows the socio-demographic information of respondent. Maximum participants are below 20 years and least of participants’ lies in the age of “between 36 to 45”. On the other hand, maximum respondent are employees that is 42.7%, 29.7% are business man and 27.6% respondents are student.
Table 4: Age group of respondent

<table>
<thead>
<tr>
<th>Age group</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>below 20</td>
<td>86</td>
<td>28.4</td>
<td>37.1</td>
<td>37.1</td>
</tr>
<tr>
<td>between 21-35</td>
<td>83</td>
<td>27.4</td>
<td>35.8</td>
<td>72.8</td>
</tr>
<tr>
<td>between 36-45</td>
<td>63</td>
<td>20.8</td>
<td>27.2</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>232</td>
<td>76.6</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing System</td>
<td>71</td>
<td>23.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>303</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 5: Occupation of respondent

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>64</td>
<td>21.1</td>
<td>27.6</td>
<td>27.6</td>
</tr>
<tr>
<td>Business</td>
<td>69</td>
<td>22.8</td>
<td>29.7</td>
<td>57.3</td>
</tr>
<tr>
<td>Employee</td>
<td>99</td>
<td>32.7</td>
<td>42.7</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>232</td>
<td>76.6</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing System</td>
<td>71</td>
<td>23.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>303</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.2.2 Familiarity with Internet banking

According to the below table it is cleared that only 32.8% people use internet banking and familiar with the services of Internet banking. Rest 67.2% people don’t use Internet banking because several reasons it can be illiteracy, fear of fraud, lack of awareness, unable to affordability of internet cost.
language barriers, unavailability of internet network connection and some villages don’t even have banks this type of villages called unbanked villages.

Table 6: respondent familiarity with Internet banking services

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>76</td>
<td>25.1</td>
<td>32.8</td>
<td>32.8</td>
</tr>
<tr>
<td>No</td>
<td>156</td>
<td>51.5</td>
<td>67.2</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>232</td>
<td>76.6</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing System</td>
<td>71</td>
<td>23.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>303</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Furthermore, people who are used to with the Internet banking services they are approximately 33% only and out of that 14.2% people use Internet banking for online shopping maximum people use this service. Then around 12 % people use the fund transfer service and due to that service most of the people are satisfied it reduce the travelling time, no need to stand in queue for long time in bank, reduce the risk of carrying big amount because anything can happen such sometime people lost their bag, sometime thief snatch the bag etc. so it is a safe way to transfer money from one account to another account.

Furthermore, there are three more services which people use but not much these services includes bills payment that is used by 5.2% respondent, order check book which is used by only 1.7% respondent and last but not least account enquiry very few people use this service because they prefer to update passbook form the bank and all transaction details. In India passbook is type of document which issued by the banks to the account holder to get all transaction information. Customer needs to update that book time to time from the as soon as he can. It is type of hardcopy of all account history. Moreover, the Reserve Bank of India declared that now will not charge for the passbook it will be provided free of cost to the customer (Economic bureau, 2011). There is also a facility of computer generated passbook it means customer
can get all details through Internet banking. RBI and government of India both are focusing to develop the Internet banking.

Table 7: type of services used by respondent

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid None</td>
<td>154</td>
<td>50.8</td>
<td>66.4</td>
<td>66.4</td>
</tr>
<tr>
<td>bills payment</td>
<td>12</td>
<td>4.0</td>
<td>5.2</td>
<td>71.6</td>
</tr>
<tr>
<td>order check book</td>
<td>4</td>
<td>1.3</td>
<td>1.7</td>
<td>73.3</td>
</tr>
<tr>
<td>fund transfer</td>
<td>26</td>
<td>8.6</td>
<td>11.2</td>
<td>84.5</td>
</tr>
<tr>
<td>Online shopping</td>
<td>33</td>
<td>10.9</td>
<td>14.2</td>
<td>98.7</td>
</tr>
<tr>
<td>account enquiry</td>
<td>3</td>
<td>1.0</td>
<td>1.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>232</td>
<td>76.6</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td>71</td>
<td>23.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>303</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.2.3 Three main reason of low adoptability of Internet banking

According to the previous researches it was found that not only Haryana state some other states are also has low adoptability of Internet banking such as ‘Utharpradesh’ and some other. So on the basis of these previous researches it is assumed that all state has same reason of low adoptability of Internet banking. There are seven general reasons of low adoptability of internet banking. It is found that out of these seven reasons there are three main reasons of low adoptability.

- First main reason is lack of awareness around 19.6% respondent chosen it as a main reason. Most of the people are not aware about the all services of Internet banking in the villages of Haryana.
- Second main reason is unavailability of internet network connection it is responded by 15.6% respondent. As per this result it could be say that it is a big hurdle in the adoptability of internet banking.
And third main reason is fear of fraud (14.4%) most of the people think that Internet banking is not safe because of some security threats. Apart from that, PM Modi continuously trying to develop adoptability of internet and government of India might have considered these three reasons as a main reason in the rural areas of Haryana state. (member of deloitte touche tohmatsu ltd, 2015)

Table 8: $ThreeSelectedReason Frequencies

<table>
<thead>
<tr>
<th>main reason of low adoptability</th>
<th>Responses</th>
<th>Percent of Cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>high illiteracy rate</td>
<td>98</td>
<td>14.0% 42.2%</td>
</tr>
<tr>
<td>fear of fraud from using internet banking</td>
<td>101</td>
<td>14.4% 43.5%</td>
</tr>
<tr>
<td>unable to afford cost of internet</td>
<td>75</td>
<td>10.7% 32.3%</td>
</tr>
<tr>
<td>lack of awareness about internet banking</td>
<td>137</td>
<td>19.6% 59.1%</td>
</tr>
<tr>
<td>difficulty in understanding the language</td>
<td>91</td>
<td>13.0% 39.2%</td>
</tr>
<tr>
<td>unavailability of internet connection</td>
<td>109</td>
<td>15.6% 47.0%</td>
</tr>
<tr>
<td>villages where banks are not established</td>
<td>88</td>
<td>12.6% 37.9%</td>
</tr>
<tr>
<td>Total</td>
<td>699</td>
<td>100.0% 301.3%</td>
</tr>
</tbody>
</table>

a. Dichotomy group tabulated at value 1.
4.2.4 Ranking to the all seven reasons

It is also important to know the place of each reasons where these lies in a queue of seven reasons. After understanding the three main reason of internet banking it is also necessary to know the position of all other five reasons. According to the below figure, out of five reasons unbanked villages reason is a highest rated reasons (40.4%) it can says that this is a fourth main reason of low adoptability of Internet banking after three main reasons of low adoptability. And then cost of internet is affecting the adoptability with 26.5% and language barrier is rated at 19.2%. Furthermore, illiteracy is not a big concern for the people and government of India because it rated as last reason at 14%.

![Figure 9: Ranking analysis](image)

4.2.5 Which particular problem should need to solve first out of seven:

To calculate that which is the main problem of low adoptability of Internet banking and needs to focus first, researcher analyzed the data with help of SPSS. And the result came that ‘lack of awareness’ reason needs to solve first because that reason got highest percentage that is 20.7%.
Table 9: Solution Frequencies

<table>
<thead>
<tr>
<th>Reason</th>
<th>Responses</th>
<th>Percent of Cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Which one reason need to solve first</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High rate of illiteracy of Haryana state</td>
<td>19 8.2%</td>
<td>8.3%</td>
</tr>
<tr>
<td>Fear of fraud for internet banking</td>
<td>43 18.5%</td>
<td>18.7%</td>
</tr>
<tr>
<td>Unaffordable cost of internet</td>
<td>41 17.7%</td>
<td>17.8%</td>
</tr>
<tr>
<td>Lack of awareness about internet banking</td>
<td>48 20.7%</td>
<td>20.9%</td>
</tr>
<tr>
<td>Language barriers</td>
<td>29 12.5%</td>
<td>12.6%</td>
</tr>
<tr>
<td>Unavailability of internet network</td>
<td>38 16.4%</td>
<td>16.5%</td>
</tr>
<tr>
<td>Unbanked villages of Haryana state</td>
<td>14 6.0%</td>
<td>6.1%</td>
</tr>
<tr>
<td>Total</td>
<td>232 100.0%</td>
<td>100.9%</td>
</tr>
</tbody>
</table>

a. Dichotomy group tabulated at value 1.

4.2.6 Which type of services currently used by the customers?

Currently maximum people using Internet banking for ‘accounts enquire’ that is 9.9% and these respondents come in the categories of employee. There are two services which are used in equal proportion that is 8.9% which include fund transfer and online shopping and 5.6% respondent use Internet banking to order check book that is least. On the other hand, 8.6% respondents use Internet banking services other than these services.
### Table 10: EbankingServices Frequencies

<table>
<thead>
<tr>
<th>Services</th>
<th>Responses</th>
<th>Percent</th>
<th>Cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>currently using services</td>
<td>N</td>
<td>Percent</td>
<td>Cases</td>
</tr>
<tr>
<td>bills payment by using internet banking</td>
<td>23</td>
<td>7.6%</td>
<td>10.1%</td>
</tr>
<tr>
<td>order check book</td>
<td>17</td>
<td>5.6%</td>
<td>7.5%</td>
</tr>
<tr>
<td>fund transfer through internet banking</td>
<td>27</td>
<td>8.9%</td>
<td>11.8%</td>
</tr>
<tr>
<td>to make any account</td>
<td>30</td>
<td>9.9%</td>
<td>13.2%</td>
</tr>
<tr>
<td>other services</td>
<td>26</td>
<td>8.6%</td>
<td>11.4%</td>
</tr>
<tr>
<td>not using any of these services</td>
<td>153</td>
<td>50.5%</td>
<td>67.1%</td>
</tr>
<tr>
<td>Total</td>
<td>303</td>
<td>100.0%</td>
<td>132.9%</td>
</tr>
</tbody>
</table>

a. Dichotomy group tabulated at value 1.

### 4.2.7 Satisfaction level of customers

The below pie chart shows that out of 100% respondent 51.8% are not aware about internet banking so they all are listed in the category of ‘neutral’. And other three group of respondent are listed in three different types which include satisfied in this type 8.9% people are considered and it is same in the unsatisfied type 8.9% respondent. But completely satisfied customers are only 6.9% that is smaller amount in comparison of other groups.
4.2.8 How often customers use Internet banking

How repeatedly customers use Internet banking

Researcher divided the usage of Internet banking into four categories first is ‘daily’ approximately 14% respondent use internet banking on daily basis that is least, second is ‘weekly’ it can be define as that out of 49% around 18% respondent use Internet banking weekly and maximum respondent use Internet banking monthly they may mostly use bills payment service, account enquire and some other.
How long customers are using Internet banking

The below pie chart depicts that 51% people don’t use internet banking and rest 49% people are categorised into three types include 1 year to 2 years, 1 year to 6 month and 6 month to 1 month. New user and existing user both are equal in number of percentage that is 11.7%. On the other hand, respondent of second category are only 3% that is least.

![Pie chart on how long respondents use e-banking](image)

**Figure 12:** Pie chart on how long respondents use e-banking

### 4.3 Analysis

Researcher’s main question was what are the three main reason of low adoptability of Internet banking? According to the result those three reasons are mentioned below:

1. Lack of awareness about Internet banking: 19.6% respondent considered this reason as a barrier in the way of adoptability of Internet banking. Maximum people are not aware about the internet banking.

2. Unavailability of internet network connection: it comes after ‘lack of aware’ reason because it is a second highest rated reason out of seven. 15.6% people have selected this factor as a reason of low adoptability of internet baking.

3. Fear of fraud: 14.4% respondents have chosen this reason because people of villages are not much aware about the benefits of Internet banking. They think that someone can do fraud with them because there are some security threats. But there are so many solution to protect the personal information from use Internet banking services safely. (Young, 2012)

There are also some objectives or sub-questions of study all are mentioned below:
First objective is: which types of services are useful for the people of villages in Haryana state of India. On the basis of survey it is identified that ‘fund transfer’, ‘account enquiry’ and ‘online shopping’ these are the three main services that the people of villages required. And another objective is to measure the satisfaction level of customers who use internet banking. In this case it comes out that 51% people are non-user of internet banking and out of rest 49% only 8.6% are just satisfied and 6.9% respondent are those who are completely satisfied with the Internet banking services mentioned in table 6. In last it can be say that, all findings and analysis of findings have done well and researcher got the appropriate results.

4.3.1 Research sub questions

1. What is illiteracy rate and fear of fraud in the people of Haryana about internet banking?
   The illiteracy rate of the Haryana villages is around 14% mentioned in figure 9. This is not a big problem for the adoptability of internet banking. On the other hand, Haryana’s people have fear of fraud around 14.4% almost equal to the illiteracy.

2. What is the rate of unbanked villages in Haryana?
   During the reviewing the literature researcher found that out of 6841 villages there is 4077 villages are unbanked in Haryana (Government record, 2009). So it is also analyzed with the survey it around 40% that is the response of only 10 villages if we see the whole Haryana then the percentage will be increase.
Chapter 5: Conclusion and Recommendation

5.1 Conclusions

It can be conclude that adoptability of Internet banking is really low researcher know that very well in beginning of this research due to pre-research. But in the present study researcher proved it that out of 232 total respondent 51% are not familiar with the services of Internet banking. And the biggest reason is ‘lack of awareness’ in the people who belongs to villages of ‘Haryana’ state about the benefits of internet banking for instant convenience and ease to access the account, customers can save the time of travelling, it is a 24x7 facility no need to wait for opening of bank and no fear of closing at fix time, sometime staff unable to attend all customers so they need to visit again, if customers use internet banking it would be beneficial for both customer and bank etc.

Furthermore, not only ‘lack of awareness’ is a factor of concern there are two more main factor to focus ‘fear of fraud’ and unavailability of ‘internet network connection’. Customers don’t trust the internet banking services they have fear of fraud due to some security issues such as:

- The biggest threat of internet banking is to loss bank user IDs, password and other private information shared with bank.
- Phishing, online fraud, spyware programs are also threats for internet banking user.
- Each online service has different charges that always confuse users exactly how much cost of internet banking.

There is also a problem of internet network connection in the rural areas of India so how can they get aware about the benefits of internet banking. This is not a problem of all places; most of the villages got the internet network connection due to PM Modi’s digital India mission. May be in next few years problem of network will be sort out completely. Because government of India continuously focusing on all these internet adoptability issues.

Except three main problem there are five more reason of low adoptability which include rate of illiteracy(), unaffordable cost of internet connection(0), language barrier and unbanked villages after solving the three main problem government and banks need to think.

Objective of research

All objectives have been achieved in this research. First objective is to identify the three main reason of low adoptability, secondly it is also identified that account enquire, fund transfer and the online shopping are those services which required for the customers who use internet banking in the rural areas.
And one more objective to identify the satisfaction level of customers from internet banking. Approximately 15% of customers are satisfied with the services of internet banking and still using internet banking services.

5.2 Recommendation

On the basis of above conclusion, researcher would like to suggest some initiatives to the banks, government, and customer. All mentioned below

5.2.1 Suggestions to the customers

1. Normally all users use internet banking from several locations wherever they visit usually that location include computers or browsers. In case user ID and password is known to another person so it can prove risky because he can access your online account. So to solve that problem there is an effective security feature but only selected banks have that feature this feature is called OTP (One Time Password). It works through mobile phone registration, when you registering for that service bank will send you SMS on registered mobile. When you completed that thing and whenever you access internet banking you have to enter the OTP which will come in the form of SMS on the registered mobile number (Young, 2012). So other person cannot access your account even if they have password and ID. Without registered mobile it is not viable for other person to login your personal account.

2. Online password generating is not safe to the customers. Customers must do this through banks after a proper verification if in case password has been forgotten. So the risk of has no place and you can use your internet banking without any issue.

3. Customer should not use the same password for a long time. It can create the problem of hacking some other security issues. So the customer should change the password in a short period through banker’s verification process.

4. It is very important that customer shows interest in the internet banking and ask to bank about different securities provided by the banks. Because it is very beneficial for customer, internet banking save lots of time such as travelling time and time of stay in queue for a long time. Time is money in this new world so customer can save their time with the help of internet banking and can utilize that time in other important work.
5. At time of doing the online transaction customer should not forgot to logout the page. Before logout never close that tab or page which you are using. Doesn’t trust on the all website do proper research about the website which you going to use. Because some people make fake assignment for stealing money and after getting money they close the website. So be careful at the time using internet banking. (*Top Online Banking Threats*, 2010)

### 5.2.2 Suggestions to the banks and government

1. On the basis of survey the researcher found that most of the people are not aware about the internet banking. So the government of India can provide free education of internet banking. Because most of the respondents are educated and don’t use internet banking. This type of welfare programme can help in the development of internet banking. Government should organize the free classes about all benefits, way of data protection and types of threats in each villages of not only Haryana even in all over India. Banks can also do that it will encourage the popularity of bank and trust factor can also increases.

2. According to the finds of research fear of fraud is the main reason of low adoptability in other word customers don’t trust internet banking services. It is important to develop security and privacy methods. Banks can also upload the all information of security and protection on the website to make to reach to the internet banking user. That could be help for the customer to protect make safe online access for internet baking.

3. Usually all banks send transaction history through mobile alert. Some banks has limited threshold, if customer do transfer less than the limited amount he will not get any mobile alert. So it is suggested to the bank should not make any threshold limit for the mobile alert. It can also be reason of low adoptability of internet banking because some customers are not able to bear the cost of internet cost. It is a one of the reason of low adoptability internet banking.

4. There is a strong security way to protect the internet banking process that system called Multi-Factor Authentication (MFA). This an upgraded forms of standard username and password. It provides additional security to the customers and designed to protect the usability of internet banking. MFA is define as when the user enter password at time using internet banking, customer will show an image and text that were personalized by him at the time of registration in bank. Then customer can enter the password after recognizing the image. It restricts the chances of phishing bother. It suggested to the all banks of Haryana to upgrade this system.
5. Most of the customers don’t change password for long period of time that can be risky. Only few banks make compulsion to the user to change the login password and transaction password in a short period specified by the bank. It became internet banking more safe and secure. So it is suggested to the all banks to adopt that way to security.

6. In the online security encryption is very important. It is necessary to the all banks to upgrade the latest online portal 256-bits Secure Socket Layer form previous 128-bits Security Socket Layers. It was already updated by the SBI this is public bank.

7. There is a one more way to create awareness about the internet banking among the people of villages. They can give brochure to the new customers at the time of account opening. In which all information should be mention about internet banking such as how to register for internet banking, what type of services are available, if there is any fees in the use of any internet banking service so clearly mention, all benefits etc.

8. Banks should provide 24x7 services for asking queries regarding any internet service. If banks do that so it can help in increasing customers trust on internet banking. Staff of the banks should be clam and cooperative with the customer and handle all queries in a better manner. It makes the relationship of customer and bank strong.

So the government of India should focus on that problem and organize some welfare programme. Same as banks can also help the government in sorting out the problems of internet banking. It will be beneficial for both customer and as well as banks.
Chapter 6: Self-Reflection

6.1 Introduction

This chapter describes the personality development and knowledge enhancement during the course going through the name course is Masters in Administration programme. And also evaluate that how academic and professional skills learnt throughout course end and how those skills have developed and will be beneficial to the researcher in the future. After entering into the MBA the need of self-reflection increased. Furthermore, in the beginning of the course the first module was personal development. In that course students learnt how to recognize yourself and how much you learnt what more you need to achieve your future goal. The module considered a portfolio writing in which student needs to explain all about past achievement and how these skills helpful in future employment.

6.2 Learning style

Learning style defines the outline of the learner’s performance in resembling the learning experience. How got new information, develop new skills, how to maintain and apply new skills in the achievement of future employment. This is a fact that determining a learning style helps in improving learning. To grasp this potential, researcher needs to establish and understand what preferences he has for the learning style. To understand the different learning style of different people Peter Honey and Alan Mumford designed the learning style questionnaire in 1982. At time of leading the test it is realised by the researcher that his learning style was more theorist. This likeness has been seen all through the paper as a theorist is seen as a perfectionist and one that pursue the chronological problem solving method. The researcher constantly analysed in the whole process that complete data fitted together and made a logical sense. It is agreed that this learning style basically concluded from the experience. The below diagram effective learning of a person through a cycle of four stages which include: start from having an existing experience, second step is observation and reflection of that existing experience, third step is to analyse and conclude the experience and last step is to make plan for new experience. (Chikring, 1981)
Furthermore, According to the Kolb’s every individual has its own learning style. There are various factors which influence the individual’s preferred learning style for instance, social factor, educational factor and economic factors. The learning style preference is the product of two pairs of variable or different ‘choices’ which we create, though anything affects the choice of style. In the below diagram Kolb presents the two continuums which include east-west axis known as Processing Continuum it defines that how we move towards a task and another continuum is north-south axis known as Perception continuum which define how we think or feel about it. (Kolb, 1984)

6.3 Learning style description

According to the preferred method to understanding an individual’s learning style facilitate learning to be orientated. It is human nature that everyone wants to and needs the incentive of all types of learning styles. It is whole topic of using prominence that suites best with the particular situation and a person’s learning style preferences. The four Kolb learning styles are mentioned below:
- **Diverging (feeling and watching-CE/RO):** These types of people have strong observation power, we can call them sensitive. Instead of doing any task they prefer to collect information and utilize imagination power to solve any difficulty. They better in observing the actual situation at various positions.

- **Assimilating (watching and thinking-AC/RO):** This learning considers the point and logical approach. These types of people believe in clear explanation instead of practical opportunity. They usually do all things in a logical way for that they collect wide-range of information and assemble in a proper logical format. Furthermore, this learning is mostly helpful in the careers which are related to the information and science. This type of learning style people mostly like doing reading, listening lectures, exploring analytical models and spending time in thinking about things and different topics.

- **Converging (doing and thinking-AC/AE):** In this stage people prefer to solve technical issues and very less participate in the personal aspects. They utilize their skills in finding solutions of practical matters.

- **Accommodating (doing and feeling-CE/AE):** People who prefer this learning style believe practical and relies on perception instead of being logical. They prefer to take new challenges and opportunities to completing the plans. These type of people use the others information and analysis and they have experiential approach. (McLeod, 2010)
6.4 Learning & Development

From the first day of course commencement researcher was learning and increasing her knowledge. Not only academic knowledge there so many things to learn such as how to talk with the students from different culture and country, what is the benefit of attending classes everyday etc. Attending classes regularly is the rule of college that is necessary for maintaining discipline. On the other hand, in the beginning lecturers provided the list of recommended readings which proved very helpful in the assignment and now in dissertation as well. Throughout the course researcher learnt so many skills which all are mentioned below:

6.4.1 Research skills

From the beginning of the MBA course there was module called research method that helps the researcher very much in dissertation and in all assignment. And other module also taught some other skills such as how do critical review of academic literature, how to do self-reflection, financial analysis etc. Researcher faced some difficulties in doing analysis of case study because in the undergraduate she didn’t do much research work. Only small research has been done in her undergraduate course. But in MBA most of the assignment needs to do primary research through survey and interviews. Here researcher would like discuss about my first semester’ digital marketing module’ in that our professor gave us a task to make a integrated marketing plan for a business. In that assignment researcher learnt all research tools very well.

6.4.2 Data analysis skill

At the initial stage of course researcher got an assignment in which she learnt how to use ‘SurveyMonkey’ software to collect data and analysis. It proved very helpful throughout the course. And at the time of starting dissertation researcher decided to use SPSS software as per the guidelines. For that SPSS lecturer gave a lecture on how to use SPSS to analyse the data. That lecture helped me in deciding which software it helpful for me then SPSS was chosen by the researcher.

6.4.3 Decision making skills

Researcher also improved the decision making skill throughout the MBA programme. The different module of course required to analyse the findings of a particular topic and make decision, suggestion to the problem. All these activities taught how to make right decisions in the standard business world.

During the course professor of ‘digital marketing’ allotted an assignment in that researcher has to choose a business any type new or existed and make a marketing plan in appropriate budget according to income of that company. And also analysed the factor affecting of the company, researcher did the deep research on the company and final made the marketing plan. Furthermore, in that assignment marketing skills,
financial skills, decision making skill, team work skills etc as much skills has been learnt by the researcher.

Moreover, to build up the strong decision making skill researcher has to be logical and objective at time of decision making process and give suggestion after knowing all merits and demerits of decision. And the most important thing always makes decision after a proper research. As the researcher wants to join a multinational company for a bright future this skill would smooth the process of achieving the goal.

6.4.4 Team working skills

Every work has some advantage and disadvantage. Same as researcher during the group assignment he learnt so many skills but some problem also faced by him. For instance, difficulties in meetings because of different working schedule of different people, problem in coordination each team member wants to give priority to their own work, different behaviour and knowledge level of each individual, difficulties in completion of work before due date, some member participated very less and so many problems was faced by the researcher. But at the due date researcher make the group member to understand the inference of the not completing the work before due date and encourage them to fish the assessment.

On the other hand, researcher found that team working skill would be helpful in the future when she will start her work in Multinational Company. To become a member of a company it is necessary to coordinate with the whole staff that is only possible when we can understand the attitude of different people of different culture, believes and different level of knowledge. Researcher learnt a very good thing that all keep right attitude to be cooperative with other people’s vision and make an efficient team. Throughout the group assignment researcher also developed his leadership skill because most of the he coordinated the team to get a good result.

6.4.5 Time management skills

Time management skill plays a vital role in the process of achieving any target or goal. From the beginning of the course researcher focused on time management skills because it was the weak of her in last course so wanted to improve that skill. So in MBA she decided that she will do all task according to the proper time table and to complete the course she utilized even a single minute for the studying and authentic research for the all modules. In the end of first semester she cleared the all exam in one attempt with good marks. One more reason of her successive exam was punctuality in classes. To collect the important information about the research topics it is necessary to attend all classes. It was observed by the researcher students who were not regular in the classes got failed in many assignments due to lack of proper information told by the professor in the classes.
6.5 Self reflection

Joining the Masters in Business Administration programme (MBA) is the largest dare for me ever. First thing is that different style of learning and I am from India the learning style of India is more theoretical. This is first time when I am out of country without guardians so I found difficulty in finding the college. And when I reached college so there were some more difficulties such as different study style, different way to interact with the lecturer, different writing pattern compare to previous undergraduate course because now I has to do deep research to find out authentic references.

Moreover, when I joined the Dublin Business School (DBS) faced many problems but with support of lecture I got successful in improving research skills. Before joining I didn’t think that how different, wide speared and demanding course is this. In MBA there is five modules in each semester so I learnt properly how search articles, journals and how to referencing and citation. Furthermore, MBA is like a platform where student come and observe their managerial skills and then utilize all skills for making good career.

General MBA is mixture of all managerial skills in this course I have learnt almost all managerial skills so now I have lots of job opportunities. I took ‘Digital Marketing’ and ‘Finance’ in MBA.

I always wanted to join finance department so I took finance in the second semester to make my future in the finance field. In this semester I learnt how to take decision at time financial issues. What are the responsibilities of a manager and CEO how they make decision all those things explained by the professor through a topic about the ‘Lehman Brothers Bankruptcy’. Professor showed the several videos of economist debate about US financial crises. On other hand, I learnt how to make budget for marketing a product and service of any company. I gained that knowledge in the first semester (Digital Marketing).

Time management played a vital role in my course because throughout the course I have to do lots of things together. It was compulsory to attend the classes regularly and along with I have to do three to four assignments in same time. To submit the all assignments I made a timetable and started to follow it. It proved really helpful for me I submitted all assignment on time and got passed.

There was a module in both semester it helped me in observing my strength and weakness. In that we made a portfolio of ourselves for that our lecturer gave us some tests to analyze the strength and weakness. I realised that what skill I have and where I can use my skills. I found that my financial skill is strong so I can make my career in that field.

Dissertation is also a treasure of learning it include important work on all factors to reviewing the literature, doing primary research, secondary data collection, and analysis of primary and secondary data and then make a written report in a structured form. It is very important part of the complete course we can say that almost half MBA. It consumes lots of time equivalent to one semester. Furthermore, it needs a proper planning which include do meeting on time, take feedback from the supervisor on time and do research work according to timetable which made in the beginning of the dissertation. I have done my
dissertation on ‘Low adoptability of internet banking in Haryana state of India’. It is basically based on to
find out the three main reason of low adoptability of internet banking. So the government and banks of
Haryana state can focus on main problems of low adoptability internet banking instead of doing other
things about that issue. Moreover I learnt lots of things throughout the dissertation how to use SPSS for
analysing the data, research onion importance in dissertation; I developed the skill of finding and
collecting information and work with library recourses. I got the lots of knowledge about the internet
banking and the customer’s behaviour toward the internet banking. Moreover, now what government and
banking doing for internet banking development and what will be done by them in future?
In last researcher would like to say thank you to all lecturers of Dublin Business Schools it won’t be
possible without the support of the lecturers and a special thanks to the Supervisor of dissertation for the
proper guidance. I think that this course give me a treasure of skills and knowledge and realised that I
have improved my existing skills. I completely trust that these all skills would help me in getting job and
in my personal life as well.
Chapter 7: Bibliography


8. Appendix

8.1 Questionnaire: to identifying the three main reason of low adoptability of internet banking in villages of Haryana state.

1. What is your age group?
   a) Below 20
   b) Between 21 to 35
   c) Between 36 to 45

2. What is your occupation?
a) Student
b) Business
c) Employee

3. Have you ever used any E-banking service?
   a) Yes ⬜️  b) No ⬜️
   If yes, which service have you used?
   a) Bills payment
   b) Order check book
   c) Fund transfer
   d) Make any account enquiry
   e) Online shopping
   f) Other

4. Choose three reasons out of the following seven reasons of low adoptability of e-banking in your village?
   a) High rate of illiteracy,
   b) Fear of fraud,
   c) Unable to afford cost of internet,
   d) Lack of awareness about e-banking,
   e) Languages barriers,
   f) Unavailability of internet network connection
   g) Unbanked villages.

5. Give rank to the above selected reasons?
   a) High rate of illiteracy,
   b) Fear of fraud,
c) Unable to afford cost of internet,

d) Lack of awareness about e-banking,

e) Languages barriers,

f) Unavailability of internet network connection

g) Unbanked villages.

6. Out of three selected reasons of low adoptability of e-banking which one need to solve first?

a) High rate of illiteracy

b) Fear of fraud

c) Unable to afford cost of internet

d) Lack of awareness about e-banking

e) Languages barriers

f) Unavailability of internet network connection

g) Unbanked villages

Other relevant question to the usage of e-banking in villages of Haryana

7. Which type e-banking service you are using currently?

a) Bills payment

b) Order check book

c) Fund transfer

d) Make any account enquiry

e) Online shopping

f) Other

8. Are you satisfied with services, chosen in above question?

a) Satisfied
b) Very satisfied  
c) Unsatisfied  
d) Neutral  

9. How often do you use e-banking?  
a) Daily  
b) Weekly  
c) Monthly  
d) Never  

10. How long are you using e-banking?  
a) 1-2 year  
b) 6 month-1 year  
c) 1 month-6 months  

8.2 Pictures of survey results: The below pictures are showing the process of using SPSS method to analysis the responses of survey.
Data view:

![Data view image]

Analysis methods: