

E-Commerce Adoption in the Banking Sector: Key Determinants and Influencing Factors- A Study in Chennai

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ABSTRACT:

Modern technology brings forth substantial changes to the banking industry. The use of e-commerce by banks surpasses simple technological enhancements because it constitutes an essential business strategy to adapt to changing customer needs and regulatory trends and worldwide market conditions. This paper explores the key elements which drive banking institutions to adopt e-commerce platforms during their transition to digital services. The study based its insights on primary data obtained through 200 surveys conducted by convenient sampling. Research in this study follows the empirical research method as its foundation. The main goal is to thoroughly examine all variables which direct and affect the implementation of electronic commerce solutions in financial institutions. This research aims to study and rank the vital elements which influence banking institutions to adopt e-commerce operations. The research discovered that banks possessing advanced technological systems show better adaptability to e-commerce systems. Advanced IT systems and secure online platforms take central roles for e-commerce adoption while regulatory standards possess significant impact on this process. The adoption of e-commerce solutions by banks is influenced strongly by supportive regulations for digital transactions which exist in their operating regions. Additionally, banks focus on security parameters and cost benefits during their decision-making process. E-commerce solutions within banking institutions serve both technological needs and market-trend demands of the present digital age and will determine financial service development in the future.

KEYWORDS: E-commerce, Banking, Technology, Digitalization, Customer.

INTRODUCTION:

Financial institutions made market trends along with competition within the banking sector vital decisions for future growth in an accelerating financial environment. Financial technology (Fintech) created a revolutionary change by developing innovative solutions which reshaped banking industry strategic planning. Institutions prioritized cost-effectiveness together with return on investment because they needed to evaluate the relationship between e-commerce benefits and expenses. The digital era transformed consumer conduct so organizations started to understand and integrate customer demands within their key decision-making elements. The financial service industry added new determinants including mobile banking solutions and digital transactions and financial service transformation. Digitalization together with financial inclusion receives active promotion from India through various programs.

India's Digital India initiative aims to make the country digitally empowered and several additional programs may impact e-commerce adoption within banking. The initiative contains different digital components that build infrastructure while teaching digital skills and ensuring customers can easily access digital services thus fostering greater e-commerce adoption in banking. Through the Pradhan Mantri Jan Dhan Yojana (PMJDY) the program reaches out to unbanked people through banking services. The rising numbers of bank service customers will help increase the widespread use of digital transactions and e-commerce. UPI enables people to make instant mobile bank transfers through the UPI framework. The payment system from UPI has become a major driver in digital transaction growth which includes payment methods related to e-commerce due to its user-friendly nature.

GST (Goods and Services Tax) improved the taxation system beyond e-commerce banking because it implemented a systemwide tax streamlining mechanism that includes online transactions. The application of Goods and Services Tax (GST) might affect both the digital economy overall and electronic commerce specifically for banks in India. Banks that are able of implementing advanced e-commerce technologies through robust infrastructure systems emerge as vital elements for success in e-commerce adoption within banking operations. The adoption process heavily depends on IT infrastructure along with cybersecurity protection measures to ensure efficient use and scalability of current systems.

Banks adopt e-commerce while being influenced by both the regulatory environment that includes legal requirements and compliance standards. Established regulations affect how much organizations implement digital solutions by providing either supportive frameworks or restrictive barriers. Changing customer behaviors combined with their rising expectations compel banking institutions to provide easily accessible security-focused banking products. An organization's ability to comprehend evolving customer conducts represents a critical requirement for successful e-commerce deployment. Security along with Data Privacy stand as essential concerns since customers require strong protection for their transactions and their information. The development of trust in e-commerce platforms heavily depends on implementing strong cybersecurity practices and following data privacy standards.

Many organizations implemented AI and Chatbots to deliver enhanced customer interactions while offering personalized services as a main industry development in this field. Financial institutions analyzed artificial intelligence applications which included customer service and fraud protection systems and data evaluation solutions. Different institutions started to explore cryptocurrency applications for their function as assets as well as payment methods. Digital identity verification solutions experienced rising popularity as security gained importance in the market.

Mobile Banking Apps have proven to be an ever-growing trend during this period. Financial institutions dedicated their resources to enhancing and broadening their mobile network infrastructure to deliver smooth connected services to customers. Additionally, the U.S. makes data security and cyber protection a priority. Financial institutions receive security standards from regulatory bodies who include the Federal Financial Institutions Examination Council (FFIEC). Financial cybersecurity remains a vital priority for the government of Singapore. The Monetary Authority of Singapore (MAS) establishes security guidelines while the country operates the Cyber Security Agency (CSA) to strengthen financial sector cybersecurity.

Singapore implements payment service regulation through the Payment Services Act while its Personal Data Protection Act (PDPA) handles data privacy matters. The combination of laws established by the Government of India through the Information Technology Act together with RBI's electronic banking regulation system provides strengthened e-commerce security. Data protection legislation under development in the country will extend its control over financial information security while the Reserve Bank of India delivers cybersecurity standards for banking institutions. The National Cyber Security Policy works to protect vital information infrastructure together with financial operations.

OBJECTIVES:

- To analyze the most widely used e-commerce and online banking services globally based on user adoption.
- To analyze the benefits of e-commerce in the banking sector.
- To analyze the challenges associated with the implementation of e-commerce in the banking sector.
- To analyze the role of the government in promoting e-commerce in the banking sector.

REVIEW OF LITERATURE:

Kali (2023) In this paper, the authors explored the key variables that influence users' behavioral intention to utilize e-banking in India and found that performance expectancy, social influence, and effort expectancy have a significant impact on users' intention to utilize the service; however, facilitating conditions have no substantial impact on consumers' behavioral intention. Performance expectancy, social influence, and effort

expectancy impact users' intention to use e-banking. Facilitating conditions have no impact on users' behavioral intentions. **Shivani (2022)** In this article, the antecedents of behavioral intentions to adopt e-banking in an emerging economy such as India were determined by administering a questionnaire with 34 questions and nine constructs to which participants responded using a Likert scale of 1 to 5, 1 being strongly disagree and 5 strongly agree. Performance Expectancy, Hedonic Motivation, Experience, Habit and Attitude, Perceived Website Usability, and Security and Reliability positively influence the intention to adopt Internet Banking. Effort Expectations, Social Influence, Facilitating Conditions, and Trust are not significant influencing factors of Internet Banking usage. **R., Sujatha (2021)** In this paper, the authors investigated the determinant factors that influence the adoption of e-commerce in SMEs and found that top management support, learning orientation, receptive towards change, strategic orientation, IT readiness, cost, and relative advantage are statistically significant determinants of e-commerce adoption. Factors influencing e-commerce adoption in SMEs in India were successfully demonstrated. Managers should provide a conducive environment for adopting new technologies. **Syed (2022)** In this paper, the authors identify and evaluate the crucial factors of digital banking that improve resilience in the e-commerce service supply chain using the Interpretive Structural Modeling (ISM) and Decision-Making Trial and Evaluation Laboratory (DEMATEL) technique. The most critical driving factors for resilient service supply chain in e-commerce are "performance expectancy," "e-cost effectiveness," and "Trust." The research findings provide insights into how digitalization in the banking sector can help in designing resilient supply chains in the e-commerce sector. **Vikas (2021)** In this paper, the authors adopted the UTAUT2 model and extended it with constructs such as consumer innovativeness, perceived risk, and security information availability to identify the intention of consumers to adopt various e-banking services. The Study aims to identify intention to adopt e-banking services. UTAUT 2 model extended with consumer innovativeness, perceived risk, and security information availability. **K., Subbulakshmi. (2022)** E-banking is the operation of E-commerce used by bank clients for the purpose of Electronic Data Interchange, Fund transfer and E-mail etc. as mentioned in this paper, which is for all retail saving, payment, managed, and non-managed individual clients also. The paper discusses the impact of e-commerce on the banking sector. HDFC net banking allows for a wide range of transactions. **Shivani (2020)** In this paper, the authors examined the determinants of e-banking service quality and their impact on customer satisfaction and provided theoretical and managerial recommendations for increasing online banking adoption and improving overall customer satisfaction. Study examines determinants of e-banking service quality and customer satisfaction. Trust and privacy are critical factors influencing e-banking service quality perceptions. **Rocío (2021)** A Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis is conducted to evaluate proposed relationships between factors and customers' e-banking adoption. The paper explores the adoption of e-banking and customer value co-creation. It analyzes the factors influencing bank customers to adopt e-banking. **Samar (2021)** In this article, the authors developed a theoretical framework based on three well-known theories, namely the expectation-confirmation theory, self-determination theory and commitment trust theory, to investigate Internet banking user continuance intention towards use of Internet banking services. The research model explained 68.4% of variance in determining Internet banking user continuance intention. Perceived usefulness is the most important factor among all other variables. **Vikas**

(2016) In this article, the authors present a comprehensive view of the position of e-banking in India and analyze the growth and trends of electronic channels of banking service delivery, and do a comparative analysis of public and private sector banks. The paper uses the Diniz model of website survey for analyzing online/PC banking. The paper also analyzes other e-banking delivery channels using secondary data from the Reserve Bank of India website.

Kanupriya (2019) In this article, the authors analyze the types of e-banking services offered by banks and banking institutions and the issues and risks that arise due to the same, and propose a framework to analyze the risks and issues that arise. E-banking has revolutionized the banking system in India in the last decade. This paper analyzes the types of E Banking services and associated risks. **Vasvi (2014)** In this article, the authors have shown that credit and debit card payments dominate e-commerce transactions in Malaysia and India, and that credit card is the most popular payment method in Malaysia compared to debit card. E-commerce growth in India is 400% in 4-5 years. Online banking is on the rise in developing countries. **May (2017)** In this article, the impact of personalization on e-banking service usage was investigated and the results indicated that personalization leads to increased performance expectancy and decreased effort expectancy, which in turn lead to an increase intention to continue to use e-banking services. Personalization in e-banking leads to increased performance expectancy and decreased effort expectancy, resulting in increased intention to continue using e-banking services. Compatibility with previous e-banking experience moderates the impact of personalization, magnifying the effects on performance expectancy and effort expectancy. **Hajera (2021)** E-Banking is a service provided by many banks that allow handling of all types of banking business, primarily over the internet by using the information technology and communication as mentioned in this paper. But despite the many benefits of e-banking, there are some factors which affect its usage. E-Banking is a cost-effective and efficient way of providing banking services. E-Banking allows for anytime, anywhere banking for customers. **Henry (2016)** The findings show that websites' social features, trust, compatibility with lifestyle and online customer services have a significant effect on customers' intentions to adopt Internet banking, however, ease of use did not have a significant relationship with customers' Intentions to adopt Internet banking. The methodology is that Two-stage approach of confirmatory factor analysis and structural equation modeling. Intercept approach using structured questionnaires to select sample from bank customers in Ghana. **Joaquin (2009)** Data analysis shows that TAM beliefs and perceived risks have a direct influence on e-banking adoption and trust appears as a key variable that reduces perceived risk. Structural equation modeling techniques are used. TAM beliefs and perceived risks influence e-banking adoption. Trust reduces perceived risk. **Aristeidis (2010)** This study investigates user behavior towards electronic banking and particularly in internet banking based on behavioral theoretical models and scales such as the theory of planned behavior, the diffusion of innovations theory, the technology acceptance model and Kirton's adaptor-innovator scale. It Investigates the user behavior towards electronic banking and internet banking. Proposes factors affecting e-banking and assesses potential impacts and risks. **Gladys (2019)** In this paper, the authors conducted a study to determine the underlying factors that drive the adoption of e-banking services based

on the UTAUT model and to recommend solutions that will address the identified underlying factors. UTAUT factors have a significant impact on the adoption of e-banking services. Social influence was non-significant in the adoption of e-banking services. **Bansal (2012)** In this study, by conducting a literature review and interviewing experts active in FMCG industries as an available case study, the most important challenges facing the A lot -powered supply chain were extracted. By examining these challenges using nonlinear quantitative analysis, the importance of these challenges was examined and their causal relationships were identified. The results showed that cybersecurity and a lack of proper infrastructure are the most important challenges facing the A IoT -based supply chain. It has a strong MNC presence and is characterized by a well-established distribution network, intense competition between the organized and unorganized segments and low operational cost. **Singh et al. (2022)** This chapter analyzes the impact of digitalization on TV marketing strategies focusing on the role of brand as a loyalty-based resource, available to digital television networks to create a sustainable competitive advantage. The goal of this analysis is to offer insights on how a digital television network may create a channel experience leveraging on brand to increase viewers' loyalty and competitive advantage.

METHODOLOGY:

The study deals with empirical research method. This research work includes graphical presentation as well as added charts to display data. This research employed convenient sampling to gather 200 responses from various zones across Chennai. The research evaluates the independent variables such as Gender, Age, Occupation, Educational Qualification and Place of living of the respondents. The dependent variables are the most widely used e-commerce or online banking services. The benefits of e-commerce in the banking sector. The challenges for implementing e-commerce in the banking sector. "E-commerce makes global banking and payments more convenient, Role of the government in promoting e-commerce in the banking sector.

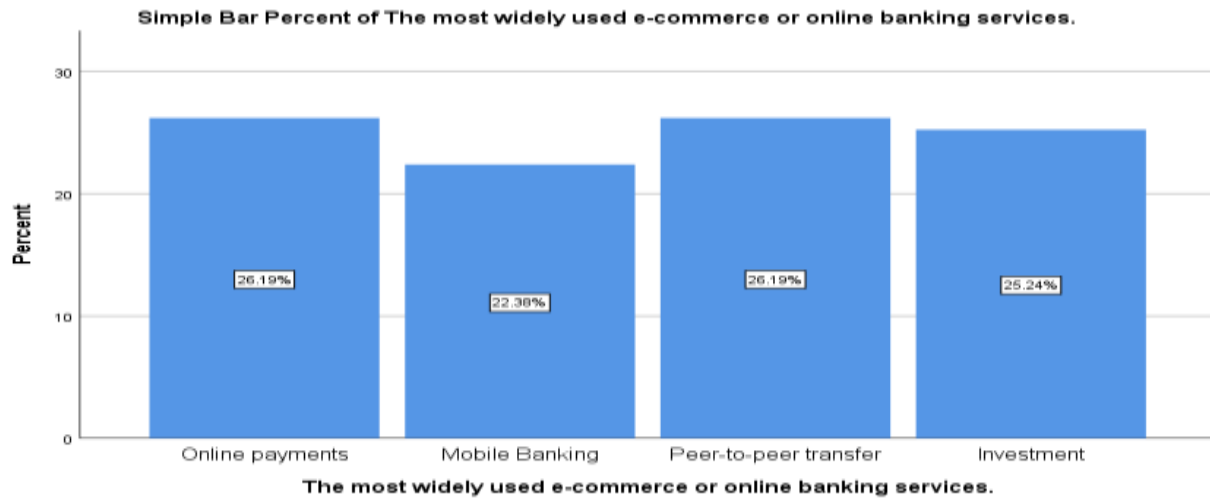
ANALYSIS:**FIGURE: 1****LEGEND:**

Figure 1 shows the most widely used e-commerce or online banking services.

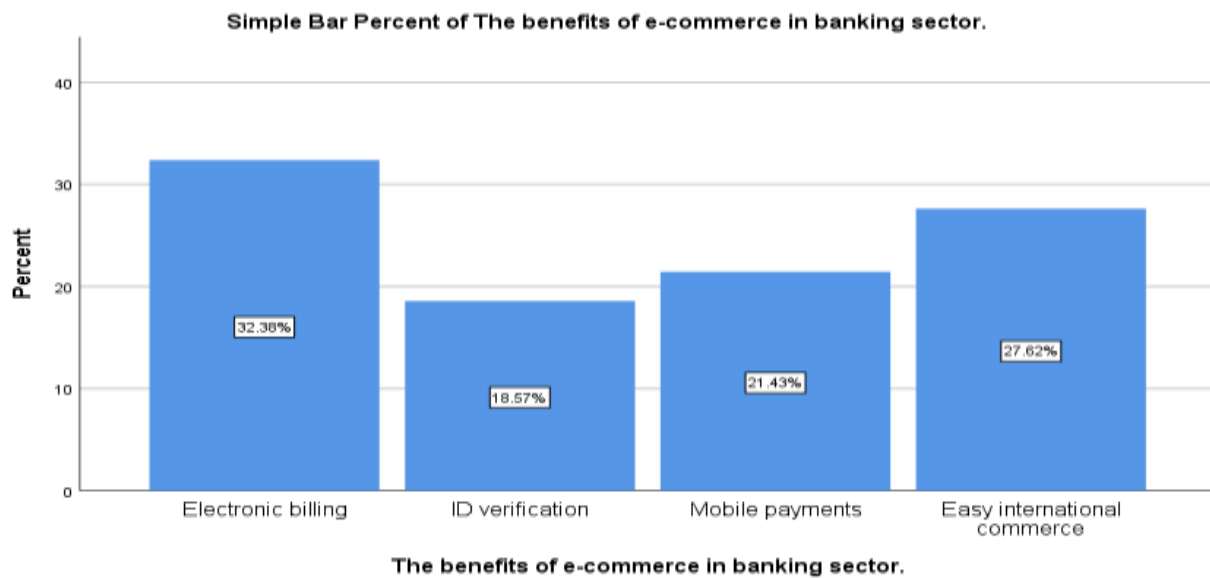
FIGURE: 2**LEGEND:**

Figure 2 shows the benefits of e-commerce in the banking sector.

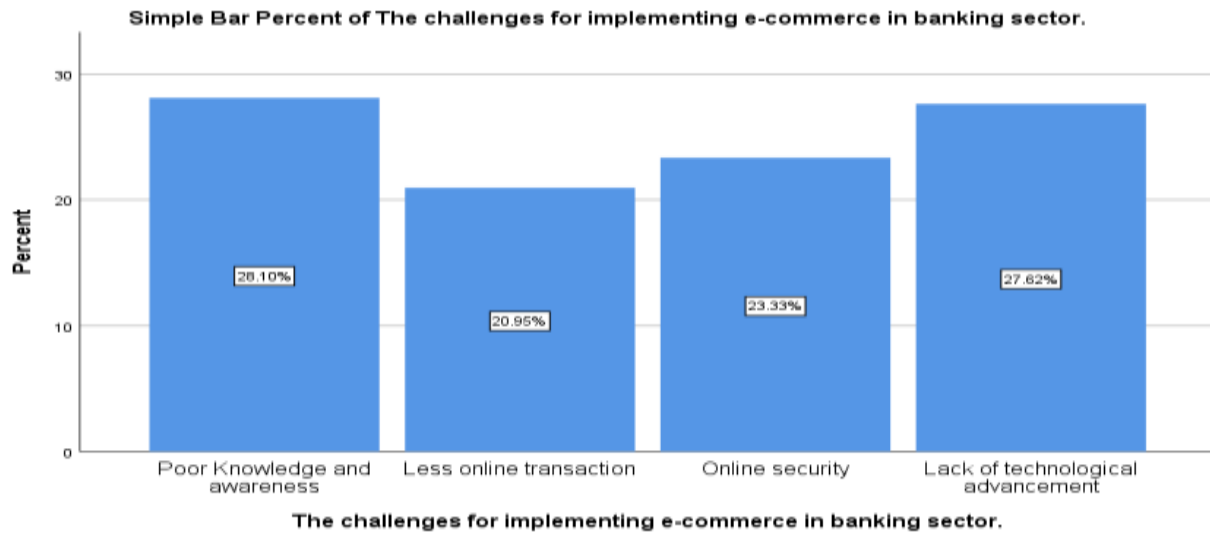
FIGURE: 3**LEGEND:**

Figure 3 shows the challenges for implementing e-commerce in the banking sector.

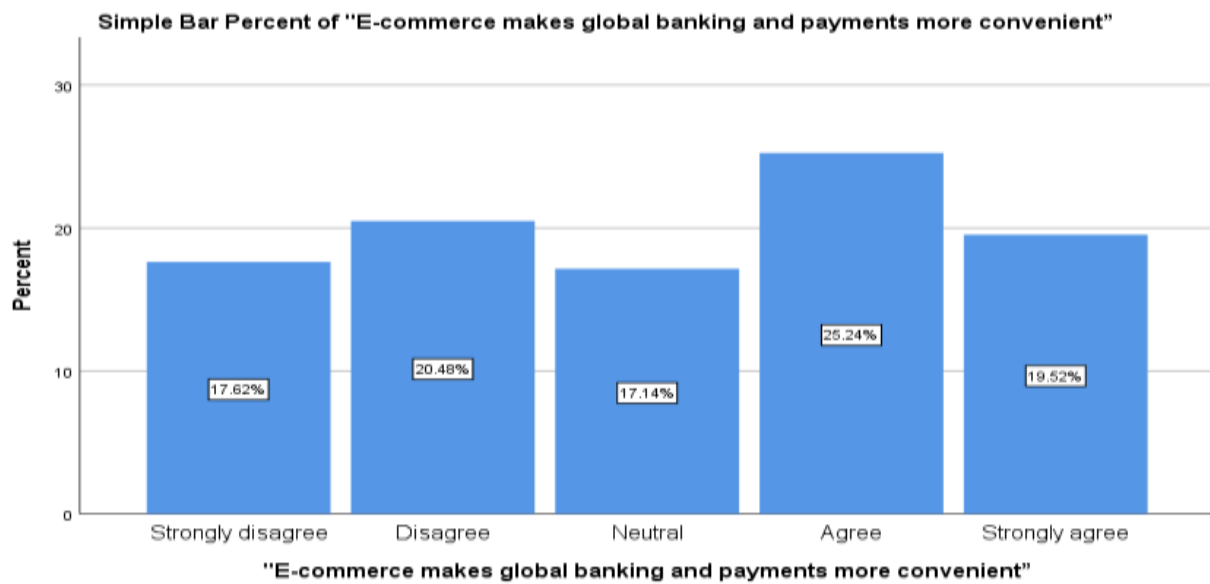
FIGURE: 4**LEGEND:**

Figure 4 shows that e-commerce makes global banking and payments more convenient.

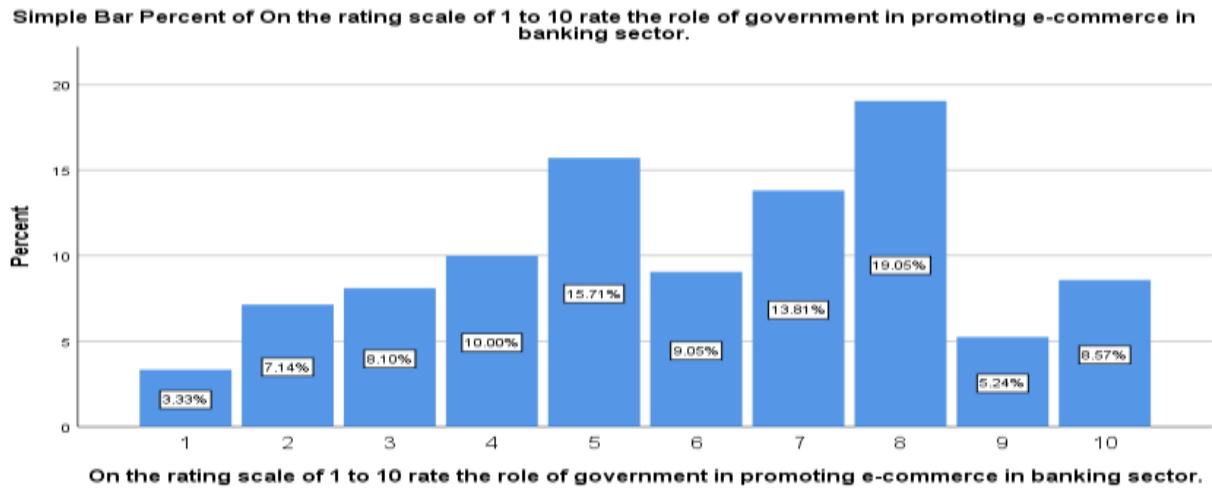
FIGURE: 5**LEGEND:**

Figure 5 shows the role of the government in promoting e-commerce in banking sector.

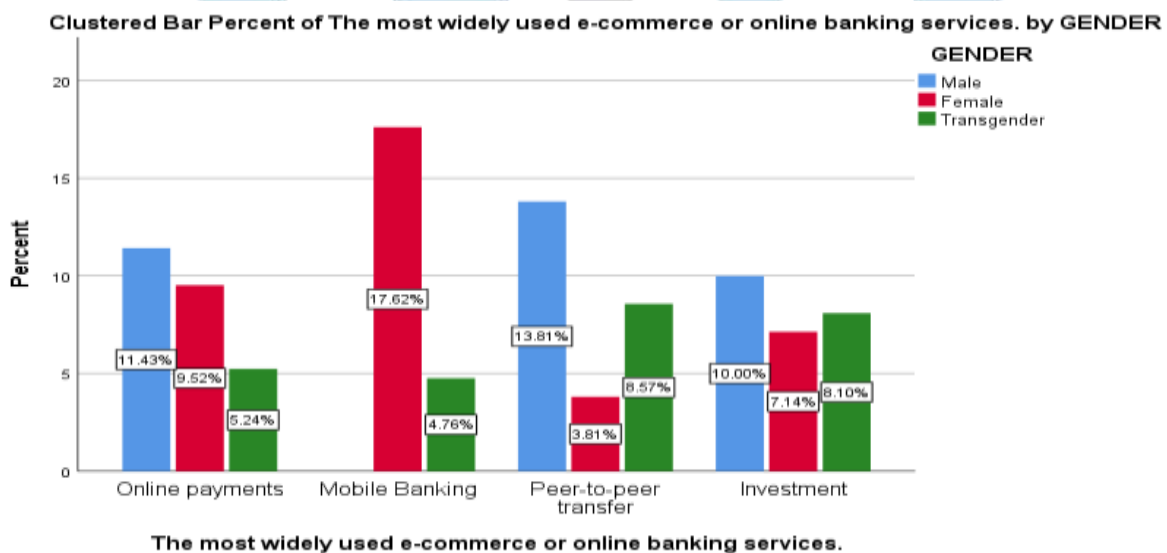
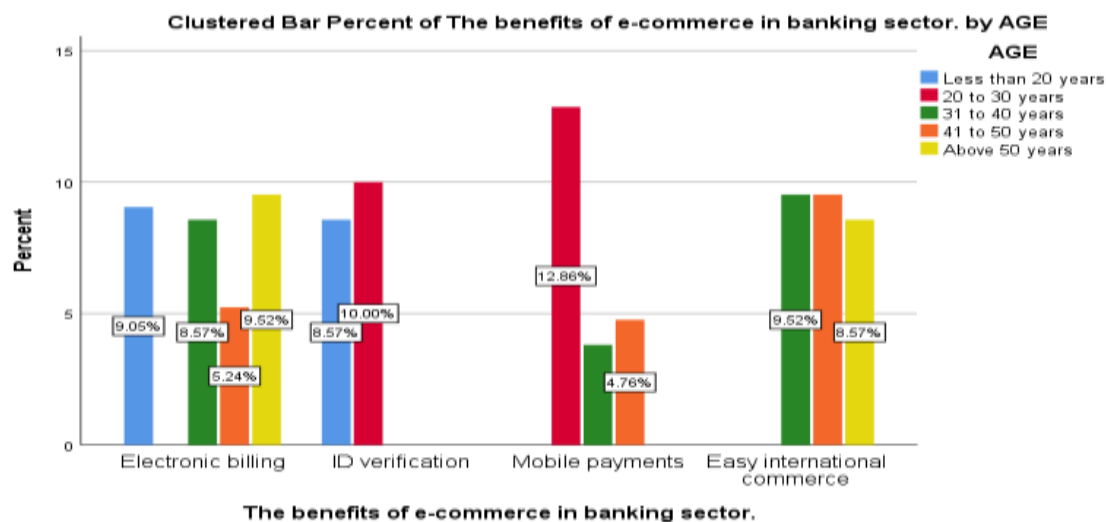
FIGURE: 6**LEGEND:**

Figure 6 shows the statement that the mostly widely used e-commerce or online banking services influence the gender of the respondents.

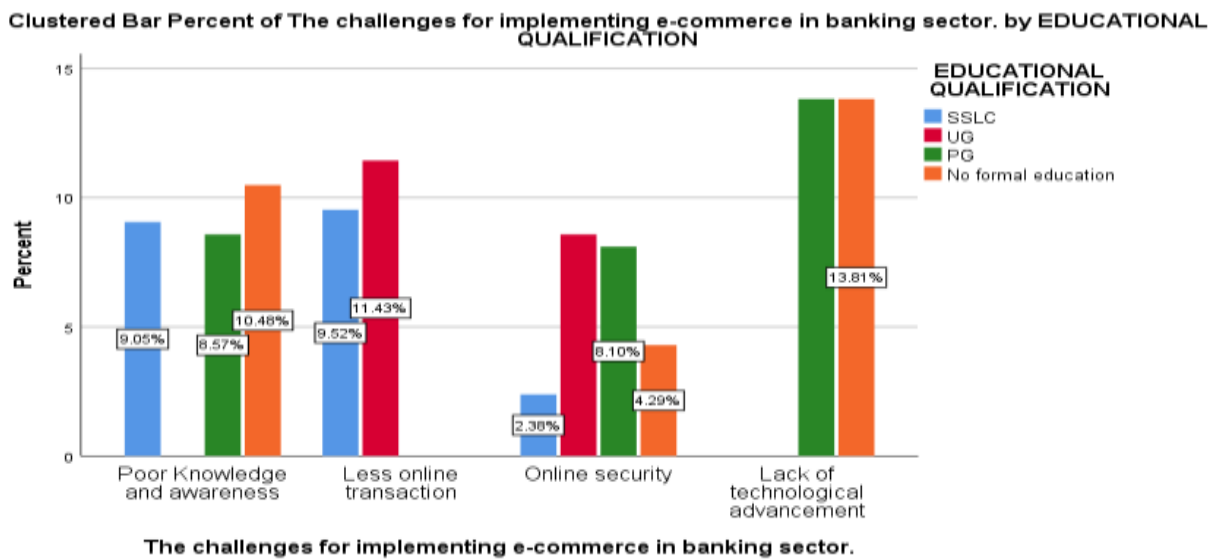
FIGURE: 7



LEGEND:

Figure 7 shows the benefits of e-commerce in the banking sector with the influence of age group of the respondents.

FIGURE: 8



LEGEND:

Figure 8 shows the challenges for implementing e-commerce in the banking sector with the influence of educational qualification of the respondents.

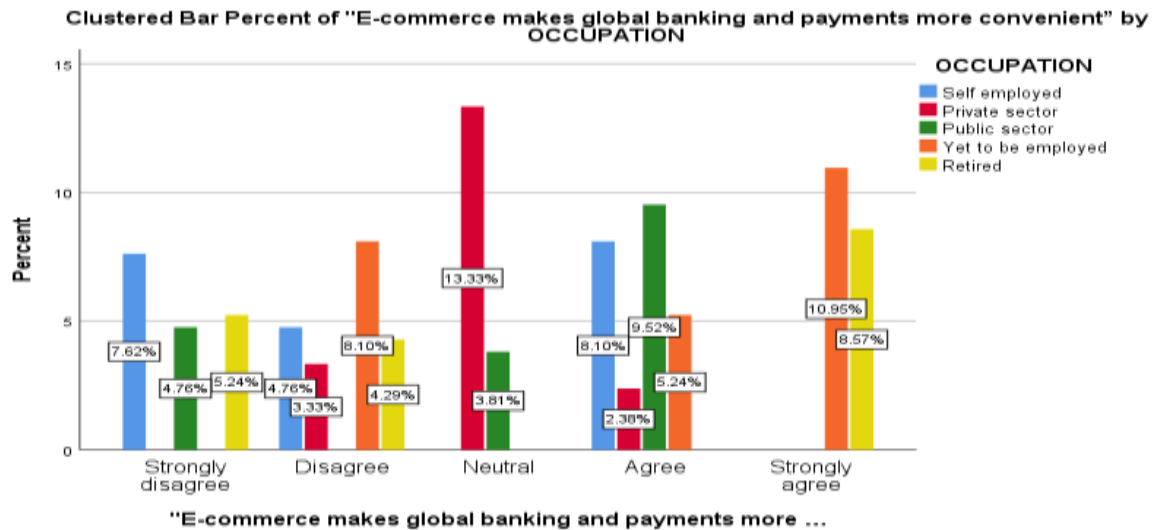
FIGURE: 9**LEGEND:**

Figure 9 shows that E-commerce makes global banking and payments more convenient with the influence of occupation of the respondents.

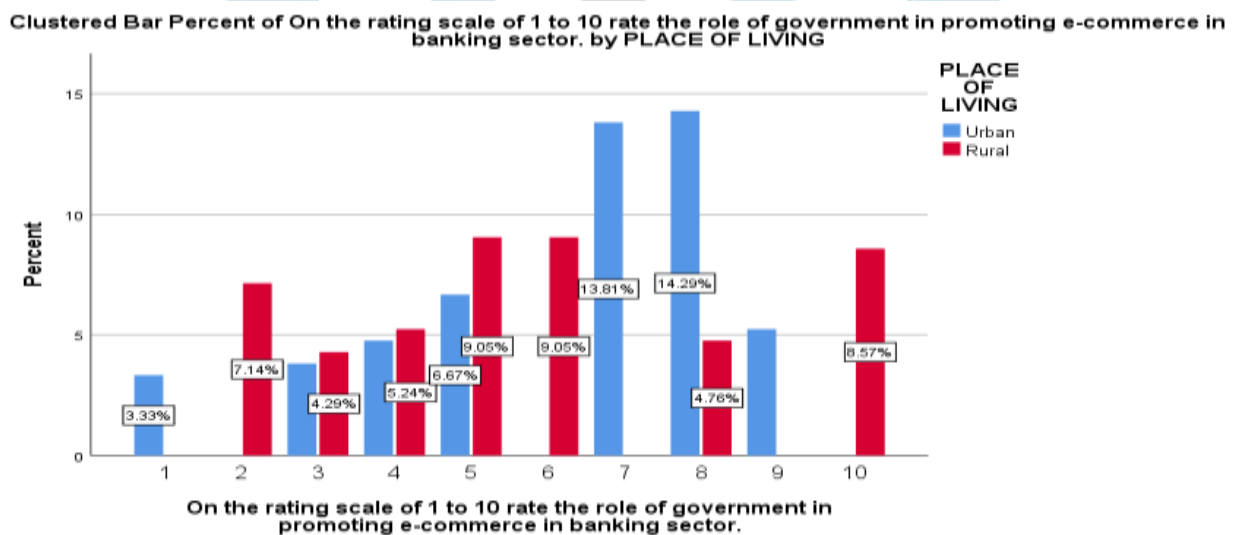
FIGURE: 10**LEGEND:**

Figure 10 shows the role of the government in promoting e-commerce in banking sector with the influence of the place of living of the respondents.

RESULTS:

Figure 1 shows that 26.19% of the respondents responded to online payments and peer to peer transfers as the most widely used e-commerce or online banking services and 25.24% of the respondents responded to investment as the most widely used e-commerce or online banking services. **Figure 2** shows that 32.38% of the respondents responded to electronic billing and 27.62% of the respondents responded to easy

international commerce as the benefits of e-commerce in the banking sector and 21.43% of the respondents responded to mobile payments as the benefits of e-commerce in the banking sector. **Figure 3** shows that 28.10% of the respondents responded to poor knowledge and awareness as the challenges for implementing e-commerce in the banking sector and 27.62% of the respondents responded to lack of technological advancement as the challenges for implementing e-commerce in the banking sector. **Figure 4** shows that 25.24% of the respondents agreed with the statement that e-commerce makes global banking and payments more convenient and 20.48% of the respondents disagreed with the statement. **Figure 5** shows that 19.05% of the respondents agreed with the statement and 3.33% of the respondents disagreed with the statement about the role of the government in promoting e-commerce in the banking sector. **Figure 6** shows that 17.62% of the female respondents responded to mobile banking and 13.81% of the male respondents responded to peer-to-peer transfer and 8.10% of the transgender respondents responded to investment as the most widely used e-commerce or online banking services. **Figure 7** shows that 12.86% of the respondents under the age group of 20 to 30 years responded to mobile banking and 9.05% of the respondents who are less than 20 years responded to electronic billing as the benefits of e-commerce in the banking sector. **Figure 8** shows that 13.81% of the respondents with no formal education responded to lack of technological advancement and 11.43% of the UG respondents responded to less online transactions as the challenges for implementing e-commerce in the banking sector. **Figure 9** shows that 13.33% of the respondents in the private sector neutrally agreed to the statement and 10.95% of the respondents who are yet to be employed agreed with the statement. **Figure 10** shows that 14.29% of the respondents in the urban areas responded to the ratings of 8 to the statement and 9.05% of the respondents in rural areas neutrally agreed to the statement.

DISCUSSION:

According to **Figure 1** majority of the users selected online payments and peer to peer transfers because these online banking services provide users with convenience and speed and universal accessibility which enables seamless transactions from any internet-connected location. According to **Figure 2** most respondents chose electronic billing as the primary advantage of e-commerce in banking due to its capacity to improve process efficiency along with paperwork reduction while cutting human mistakes and offering secure online access to customer billing data. The proven system provides customers with better satisfaction levels while enhancing operational practices. Easy international commerce represents a positive impact in banking for some respondents because it enables banks to execute smooth cross-border financial transactions for trade and transfer services. **Figure 3** shows that most of the respondents responded to poor knowledge and awareness as the challenges for implementing e-commerce in the banking sector because Many individuals may lack sufficient knowledge about digital tools and online transactions, making it challenging for them to adopt e-commerce practices in banking. Some respondents may not be aware of the range of services offered through e-commerce in the banking sector, including online payments, mobile banking, and other digital financial solutions. According to **Figure 4** users mainly agree with the assertion that e-commerce improves global banking and payments because E-commerce

platforms enable users to access banking and payment services from anywhere globally while providing convenience with no geographical limits. Electronic banking services combined with e-commerce run nonstop so users can manage their money and transactions at any hour regardless of geographical locations. Some of the respondents disagreed with the statement that e-commerce makes global banking and payments more convenient because Some individuals may be skeptical about the security of online transactions, fearing potential data breaches or unauthorized access, which could lead to a perception that e-commerce is not more convenient. Those less familiar with digital platforms might find e-commerce systems complex or difficult to navigate, leading to a perception of inconvenience in comparison to traditional banking methods. Most of the respondents in **Figure 5** agreed with government involvement in banking sector e-commerce promotion because government initiatives help build secure digital systems that support banking e-commerce expansion. Most respondents selected mobile banking as the most popular e-commerce or online banking service because it delivers real-time financial information regarding account activity and balances and transaction records. The male survey participants selected peer-to-peer transfer as their chosen e-commerce or online banking service since these transactions are uncomplicated which results in fast money transfers without much trouble thereby offering an easy method to handle different transactions on **Figure 6**. Most of the participants identified mobile banking to be one of the main advantages of e-commerce technology in banking operations based on **Figure 7**. Mobile banking offers innovative capabilities including mobile check deposit processing and peer-to-peer payments and budgeting functions which strengthen user satisfaction. Students under 20 years old identified electronic billing as a top advantage of e-commerce in banking because this system cuts down banking and customer workloads which results in enhanced banking industry operational effectiveness. The lack of technological advancement was the selected response from individuals who did not receive any formal education because they encounter barriers to accessing technology devices such as phones or computers that limits their exposure to digital developments. On **Figure 8** the Undergraduates listed less online transactions as implementation barriers for e-commerce in banking due to security concerns about maintaining the confidentiality of their financial activities. **Figure 9** shows that most of the respondents in the private sector neutrally agreed to the statement that E-commerce makes global banking and payments more convenient because Respondents in the private sector may have diverse experiences with global banking and payments, leading to a mixed perception of the convenience offered by e-commerce. Individuals in the private sector may prioritize security and privacy, and some might remain cautious about the safety of conducting global transactions through e-commerce platforms. Most people in urban settlements together with rural inhabitants support governmental e-commerce promotion initiatives for the banking sector because these initiatives lead to increased financial inclusion by supporting e-commerce adoption and providing digital banking solutions to residents of both environments as demonstrated in **Figure 10**.

LIMITATION:

The research used convenient sampling as its sampling approach. The study affected by gathering enough data because of limited geographical access. The geographical scope limitation within Chennai leads to

imprecise conclusions despite using statistical average. The data collected from the populace yield findings based on unprofessional opinions instead of legal or scientific expertise.

SUGGESTIONS:

Online banking account holders must follow safe password methods by creating strong passwords which are distinct from each other and changing them periodically. Users should understand that password sharing is prohibited and multi-factor authentication remains their best security choice in addition to monitoring their account statements and activities constantly. Users must report all suspicious transactions as well as unauthorized access immediately to prevent complications and early detection. Audiences need to learn double-check website credibility because they need to stop clicking uncertain links which come from dubious emails and messages. The implementation of transaction limits through online and mobile banking adds protection by restricting unauthorized monetary losses.

CONCLUSION:

The merging of e-commerce and banking in our digital period creates improvements in financial transaction operations while remapping how banking institutions interact with customers. Research focuses on evaluating the effect e-commerce has on customer interactions in banking services. The investigation focuses on evaluating popular e-commerce solutions adopted by banking institutions. The research demonstrates that banking institutions have brought better customer experiences through adding e-commerce features which provide enhanced convenience as well as better accessibility together with tailored services. Banking institutions utilize AI and blockchain technologies and mobile platforms to advance e-commerce while the recommendation points to provide customer education on secure e-banking operations. The fused findings and recommended strategies and future commands create a path toward continued innovation which enables better customer experiences and sustainable e-commerce development in banking institutions.

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