

## Reform And Development Of E-Banking In Modern Age Scenario: An Indepth Study Based On Malaysian Banking Sector

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**Abstract:** Banking has seen substantial change with the invention of the Internet; however, it is not yet revolutionized. to beleaguer reducing the threshold for financial institutions to access the Internet to only simply-because this is widely recognized as e-banking, in June 2000, the Central Bank of Malaysia allowed the banks to go online many big financial institutions have provided online banking services for the general public for at this period. The purpose of this article is to summarize the many ways in which online banking is widely used in Malaysia the first phase is an analysis from Chung and Payter in their earlier work on U.S. neighborhood banks that finds the most trusted financial institutions within a metropolitan region (2002). In the third phase, the experiment studies the various types of e-banking goods, to make sure that they meet the requirements of the customers who accept them. Cents were turned in, out of which, about fifty percent of which were from e-banking users, but the number of completed responses was 542, because the number of unusable entries was less than one percent of that number. Most adopters took advantage of the app for simple tasks such as checking their balance and transaction summaries, as well as carrying out numerous financial investigations, but only a handful used the various resources and functions. Around half of the consumers find it easier to pay their monthly bills by doing so via the online facility, while the other half found accesses being made either at their office or from home. People were persuaded by their friends and family members to use electronic banking. It indicates that the relative abundance of adopters was greater in the younger age classes, along with those who received higher incomes, and often occupied leading positions in their careers.

**Keywords:** E-Banking, Banking Website, Mobile Banking

### 1. Introduction

In an era where research has also added countless new technical advances, it is hard to doubt the power of technology to also enhance our daily life by the numerous pieces of scientific knowledge we take for granted. One of the emerging technology used in recent years is electronic banking, also known as e-banking. Traditional banking appears to be unidirectional, with branches located so as to be in populated areas helps consumers to gain access to financial services conveniently Physical banks serve to provide clients the assurance that their bank has significant capital, which in turn, assures them that consumers that their deposits are safeguarded (Lockett and Littler, 1997). As compared to traditional banking, in which people normally visit the bank many times a month, e-banking does away with the need for people to go to the bank much of the time. A state-of-the-art utility infrastructure is just being used by just a limited proportion of the population. Indeed, gives consumers a great capacity for further growth because it enables customers to perform nearly all of the activities that they can do at financial institutions including requesting account balances, sending money, and paying bills online.

Having seen a rise in the use, the use of e-expanding has taken place to lower operating costs while also to improve the productivity, extend the transaction range of banking items, make transactions quicker, and allow for greater job and mobility for consumers, as well as increasing a bank employees' job satisfaction (Shih and Fang, 2004). Another contributing factor is the expansion of various electronic financial systems that use Internet technologies (i.e. telebanking, online banking, ATMs, direct deposits, automated teller machines, credit, etc.) elaborate finance, popular literature, predicted an increase in the significance of electronic banking in all forms of economies, with regard to investment opportunities and financial tools (Nielsen, 2002).

More recently, several banks have started and expanded this kind of services. An efficient solution to social responsibility is a tool which exploits market efficiencies in order to free human efficiency (Expanded version: "Freeing human potential through market efficiencies", Booz Allen and Hamilton, 1996). A-banking is gaining ground in Europe (Forrester Research, 2002) and in the United States (O'Neill, 1998), as well as countries such as Thailand (O'Neill and Tantichan, 2000), India (Shing and Singh, 2000), and South Africa (Al-2001), have also Oman (sownllo), both Oman and South Africa are bringing up the current generation of Islamic banking (Malhotra and O'Neill, 2001). (Hoppe et al., 2001). In particular, banks in Malaysia began providing internet banking from June 1st, 2000, which gives them the following options: offering a wide range of banking products and services to customers in a domestic setting. Starting on January 1, 2001, organizations that are based in a U.S. were allowed to use contact sites, and those that perform transaction activity will use communication sites starting on January 2002 (BNM, 2000).

It is timely to do research on financial e- banking in Malaysia four years after the program's introduction. banking websites to see whether they comply with industry standards, 2)examine industry standard compliance,

and 3) examine whether or not define and isolate consumption patterns for banking e-turned to help you in determining which customers to serve in an e-banking strategy This paper is organized into five parts: the introduction introduces the work, which takes up the first one fifth of the first page, followed by four sections and the remaining three quarters of the document describe how it was accomplished. There will be two different sections dedicated to discussing literature on e-banking in the second; Section 3 will go into more depth about how the analysis was performed. A lot of the results are given in Section 4, while the findings of the analysis are explained in detail in Section 4, with reference to this Section 5

## 2. Review Of Literature

The bank's presence in the market world is expanding, making use of internet resources is becoming increasingly prevalent. Now that the proliferation of information technologies, changes in the customer lifestyle, and the financial sector liberalization have combined to make competition more vigorous, the marketplace serves to increase information barriers to success. In order for banks to take advantage of the advantages of e-derived from e-banking, they must see the whole picture and must understand the full value of the systems. Which describes the amenities offered by banks (Balachandala, 2003; Diniz, 1998) is published on the banking websites (Balogandhala, 2003; Balachandhala, I know) is along transactional lines, if you want to get technical.

Like other banks, E-banking can provide various banking services 24 hours a day, 7 days a week, 365 days a year outside of the normal banking hours (Rubino 2000). But in reality, in practice, the period in which the banks are open twenty-four hours each and seven days each week, they have only been open seven days a week. Customers are not required to wait in line while they do their shopping, and do not have to wait on hold for mobile services. Customers who find it particularly satisfying to carry out their finances are more likely to commit to long-term shopping plans and also spend money on items that they don't even know the price of today (Deitel et al., 2001). Furthermore, several financial institutions supply home banking solutions, which permit the use of PC-based technology for various types of banking services. finds, view account information such as balances, download information on various portfolios, sell securities or mutual funds, or search through photos of cheques, and request cheque replacements all from the bank, request electronic services that help customers to verify the balances of their accounts, view information such as search services, apply for loans, transfer funds, and view images of paper/cheques, request images of checks, transfer assets, check financial accounts, look through a loan application to confirm it has been signed, or deposit, print a banking information slip (Turban et al., 2004).

In Oman is far and Malhot and Singh (2004) discovered that the vast majority of the banking clients accessed statements and checking deposits; thus, the research used only statements and payments data from checking clients as opposed to those obtained from the full e-banking services (Al Sabbagh and Molla 2004). The percentage of all households reporting eight percent of their services through electronic banking increased between 1998 and 2000 when it was estimated that approximately eight percent of those who were using such services were using banking services. The two most valuable aspects of electronic banking is being able to see that you had paid all your bills and to keep track of your current account balance.

An important consideration in determining whether or expanding the number of e-banking customers is technology adoption levels is banking involves evaluating the interest and desire of certain individuals and inclination of the banks' clients to implement new banking methods (Suh and Han 2002). The model is derived from the action principle of planned and deliberate conduct (Fishbein and Ajzen, 1975). in their research literature, Liao et al. (1999 and Tan, 2000) expanded on the ideas found solutions to Tan's (2000) and the concept of expected behavior with their research, while Fang et al. (2004) focused on understanding of unplanned behaviour based on ideas from diffusion theory. Exposure to electronic banking and variously related variables impact how easily one adopts ofing modern payment mechanisms (i.e.e. one's experience with electronic banking, married/single status, etc.) are picked up by consumers.

## 3. Methodology

This study was conducted between January and April of 2004 using data taken in the first four months of the year We begin in the first segment by evaluating the websites and services that the local banks have for electronic banking customers. our overall strategy is to only compare domestic banks to international banks, but we do not want to make any reference to domestic banks in this paper as foreign banks are scheduled for future analysis who studied the websites of New Zealand-based financial institutions close to Martin and Payter (2002) built their research and methodologies following our example According to them, the websites provide insight into the power, characteristics, features, and utility of these banks, but cannot be trusted with investment advice. This model comprises 32 factors, all of which have been divided into two rows, one above and one below, and four columns (Table 1). Each test case must be marked as "Yes" or "No" in one of whether or another factor is present in the substance.

**Table 1:** Evaluation of Website

<b>Components</b>	<b>Elements</b>
Information	Company Information Customer Information Product Information
Legal Statement	Legal disclaimer/ Terms and Conditions Privacy policy Security policy
Order	Check account balance Transfer funds between accounts Check bank statement Purchase bank product (e.g. open an account) Download account information Make payment Order cheque or deposit book Request loan changes Cheque reconciliation Make IRD payment Change password After sales services (e.g. email enquires)
Ease of use	Frequent Asked Question (FAQ) Tutorial/Demonstration Search function
Ease of use	Help function Navigation menu/buttons
Aesthetic effects	Graphics Animations
Performance	Update frequency (daily) Response time (within 5 seconds) Download time (within 10 seconds)
Others	Innovation features Competitions or rewards Community contribution

Source: Chung and Payter (2002).

A survey was undertaken to assess consumer acceptance of e- and perception- of e-banking in Malaysia for the purpose of the second portion of the report. More or different research work was done on the following studies by Chang and Fang (2004), Al Sabbagh and Singh and Mhoto, who came up with similar findings (2004), and other authors (2003). The survey questions inquired about things like how much the participants used banking services, what kind of goods and services they used, how long they had been using banking services, and who had encouraged them to do so, with the aim of ascertaining their level of satisfaction.

This was the third section of the survey in which a 5-point Likert-type rating scale was employed to gather general banking expectations and use of electronic banking data utilization data to compare results with hardcopy as separate data. If you had to pick the personal details (i.e. gender, age, marital status, race, level of work income, etc.), you were asked to fill in the other information as well. While research that precede this one (by Chang et al. 2004, Singh et al. 2004), when conducted prior to (previously) did not involve ethnicity, but to take this data into consideration, Malaysia is a multi- and race-based study by an ethnic couple in Malaysia (and, as such, cultural adoption trends vary on an ethnic basis) was of concern.

Data was gathered by self-administered questionnaires at an Information Technology event at a single mall over the weekend in the year in the Valley was a short while ago at the Hitech Internet. We picked non-probability sampling instead of the time and money permitting probability sampling with the time and cost constraints because it was more convenient. to incentivize the interviewees to be fully and reliably complete the

questionnaire, each one who agreed to respond was given a token of the questionnaires to be used, there were 602 questionnaires distributed, of which 542 were available. Overall, the study's conclusions were considered to be reduced in nature since most of the others were considered incomplete.

#### 4. Findings

##### Estimation of Bank Websites

Any of the outcomes of the assessment are further explored in the following chapters. such items as deposit locators and withdraw ability, balances, number of fees, return periods, locations, the ages of establishments, contact with each branch, and banking security policies were reviewed in order to identify the existence and absence of each factor The demos made it easy for the writers to observe the existence and absence of particular elements by themselves rather than guessing. We also performed a totally transparent trial with the bank as part of this research, and therefore got no input from them.

The examination was completed in April of the following year in percentage terms, the total scores of the banks were as follows:  $100 \div 32 =$  the sum of the total numbers of all banks multiplied by 100 was used to determine a percentage ranking. These ratings give an understanding of the results of ten anchor banks, as well as which one is ahead of others when it comes to e-banking offerings (Table 2).

Seems consistent with the previous studies by BalachandPerera, Alam, and appears to be the case with Vadlam, Shanchi and Ramachand (2003). Using the model described by Diniz (1998), they discovered that the websites of the majority of Malaysian banks achieved equal ratings at both usable and interactive levels.

The ten anchor banks of the system in Malaysia got top scores on all ten of the information components. Currently, the only two financial institutions which offer customers the ability to download account details to their devices are Alliance Bank and Southern Bank. At no point did Inland Revenue (IRD) have access to a service that allowed it to make tax payments using electronic banking. As surprising as it might be, only three banks, Perwira bank, Alliance Bank, and Southern Bank, provided a search engine. The two entities, only Alliance Bank and Southern Bank contributed, came with a feature, and only Alliance Bank provided details for the public. PerwiraAffin led at nil on the orders of play while EON (The Only True Duchy) was runner-up. This simply means that consumers can't be able to view balances, send money to other accounts, and pay bills on the PerWire and EON's behalf are the only two banks who have these features. Overall, Alliance Bank and Southern Bank received top marks for how easy it is to use because it has tutorials and support menus for newcomers in their application's configuration process, as well as extensive online question and answer forums for users who are also more experienced. Compared to the other institutions, who have struggled to fulfill their audit standards, a zero ranking on these measurements.

**Table 2:** Website Evaluation Results

Components	Elements	MBB	BCB	RHB	PBB	AMB	HLB	PAB	AB	SBB	EB
Information	Company Information	1	1	1	1	1	1	1	1	1	1
	Customer Information	1	1	1	1	1	1	1	1	1	1
	Product Information	1	1	1	1	1	1	1	1	1	1
Legal Statement	Legal Disclaimer/ Terms and Conditions	1	1	1	1	1	1	1	1	1	0
	Privacy policy	1	1	1	1	1	0	0	1	1	0
	Security policy	1	1	0	1	1	0	0	0	1	0
Order	Check account balance	1	1	1	1	1	1	0	1	1	0
	Transfer funds between accounts	1	1	1	1	1	1	0	1	1	0
	Check bank statement	1	1	0	1	1	1	0	1	1	0
	Purchase bank product (e.g. open an account)	1	0	1	1	0	0	0	1	1	0
	Download account information	0	0	0	0	0	0	0	1	1	0
	Make payment	1	1	1	1	1	1	0	1	1	0
	Order cheque or deposit book	1	0	1	1	1	1	0	1	0	0
	Request loan changes	0	0	0	0	0	0	0	0	0	0
	Cheque reconciliation/Stop cheque	1	0	1	1	1	1	0	1	0	0
	Make IRD payment	0	0	0	0	0	0	0	0	0	0
	Change password	1	1	1	1	0	1	0	1	1	0
	After sales services (e.g. email enquires)	1	1	1	1	0	1	0	1	1	0
Ease of use	Frequent Asked Question (FAQ)	1	1	1	0	1	1	0	1	1	0
	Tutorial/Demonstration	1	0	1	1	1	1	0	1	1	0
	Search function	0	0	0	0	1	0	1	1	1	0
	Help function	1	0	0	0	0	0	0	1	1	0
	Navigation menu/buttons	1	1	1	1	1	1	1	1	1	0
Aesthetic effects	Graphics	1	1	1	1	1	1	1	1	1	1
	Animations	1	0	1	1	1	1	0	1	0	1
Performance	Update frequency (daily)	1	1	1	1	1	1	1	1	1	1
	Response time (within 5 seconds)	1	1	1	1	1	1	1	1	1	1
	Download time (within 10 seconds)	1	1	1	1	1	1	1	1	1	1
	Technical problems	1	0	1	1	1	1	1	1	1	0
Others	Innovation features	1	1	1	1	1	1	0	1	1	0
	Competitions or rewards	1	0	1	1	0	0	0	1	1	0
	Community contribution	0	0	0	0	0	0	0	1	0	0
<b>Total Number of presence</b>		<b>27</b>	<b>19</b>	<b>24</b>	<b>25</b>	<b>23</b>	<b>22</b>	<b>11</b>	<b>28</b>	<b>26</b>	<b>8</b>
<b>Score for each bank in percentage (5)</b>		<b>84.4</b>	<b>59.4</b>	<b>75.0</b>	<b>78.1</b>	<b>71.9</b>	<b>68.8</b>	<b>34.4</b>	<b>87.5</b>	<b>81.3</b>	<b>25.0</b>

**Demographic Profile of Respondents**

The proportion of females was higher and they were above age 26, while the rest of them were in the category from age 26 and 45. The ethnicity of the survey respondents was almost entirely single, with the exception of those who identified as having only partial Chinese ancestry. More than 60% of the people were tertiary qualified, with just a third earning over RM3000 a month. Table 3 contains the information you need.

**E-Banking Usage**

53.9% of those surveyed reported having e-banking links. 292 out of the 542% of respondents used the internet for banking in addition to other methods for accomplishing their financial targets, while the remaining respondents opted to go to bank lobby, while the other respondents banked using all ways of doing so-at-at-a-the-counter or ATM.

55.8 of those who banked electronically, the number who used the more flexible savings account was 53.9.9; those who banked using the e-banking solution were at an 85.1% rate. This was in order of popularity: account and charge card fees (30.8 percent), in the next came third party-funded credit card services (28.7 percent), and in the last position were foreign currency loans (15.3 percent) (Table 4).

**Table 3:** Demographic Profile of Respondents

Profile	Category	Frequency	%
Gender	Male	254	46.9
	Female	288	53.1
Age	Below 25 years old	144	26.5
	26 – 35 years old	212	39.1
	36 – 45 year old	119	22
	46 – 55 year old	41	7.6
	56 and above	26	4.8
Ethnic group	Malay	162	29.9
	Chinese	329	60.7
	Indian	45	8.3
	Others	6	1.1
Marital status	Single	341	62.9
	Married with children	133	24.5
	Married without children	66	12.2
	Divorced	2	0.4
Education Level	Master degree	57	10.5
	Degree	255	47
	Diploma	128	23.6
	Secondary/Primary	102	18.9
Income	Less than RM3000	219	40.4
	RM3001 to RM6000	180	33.2
	RM6001 and above	45	8.3
	Not applicable	98	18.1
Job Level	Top management	185	34.1
	Middle management	104	19.2
	Lower management	87	16.1
	Non managerial	166	30.6

Table 4: Banking Products Currently Being Used

Products/Services	Used		Not used	
	number	%	number	%
Savings account	249	85.3	43	14.7
Current account	163	55.8	429	44.2
Fixed deposit	77	26.4	215	73.6
Personal loan	21	7.2	271	92.8
Car/hose loan	87	29.8	205	70.2
Phone banking	51	17.5	241	82.5
Third party transfer	90	30.8	202	69.2
Overdraft account	10	3.4	282	96.6
Housing mortgage	43	14.7	249	85.3
Personal investment	50	17.1	242	82.9
Unit trust	50	17.1	242	82.9
Pay bills	108	37	184	63
PC banking	44	15.1	248	84.9
Visa/Master card	103	35.3	189	64.7

This table ranks some of the e-banking products and services in terms of their utility for banking clients, from least to most valuable (Table 5). With a 3.07 mean-standard deviation, it had a normal distribution. The second in line was the investing account with a mean of 2.99, while the third in was the non-interest checking account with a mean of 3.06. The transaction review report had a mean score of 2.98; electronic transfers, 2. Payments, 2. Funds, and credit and 1 funds had lower average scores; electronic cash deposits and debits had the best scores; 2 in terms of utility, where the results revealed the confidence offered in various investment-related facilities had a mean of

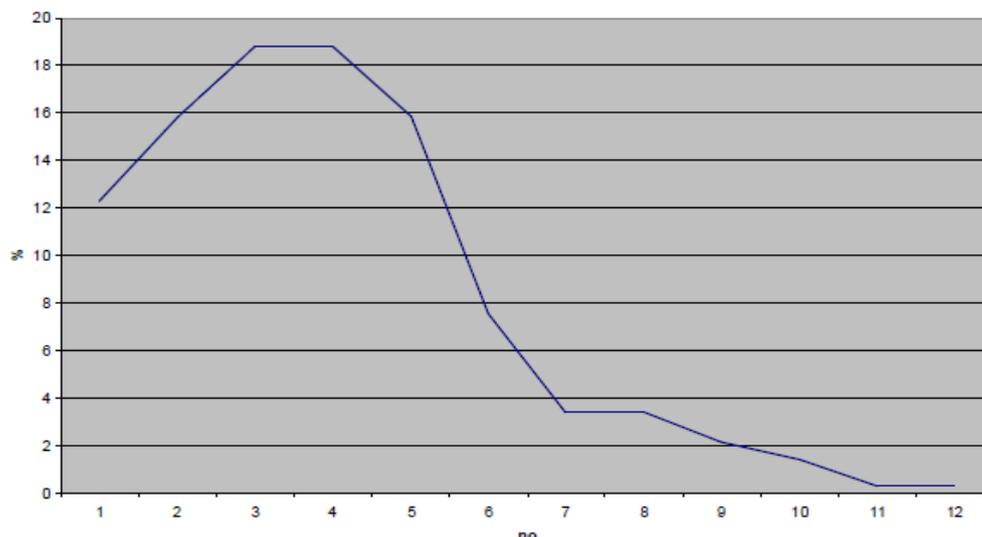
2.40. Around four out of five respondents suggest that simple banking services, such as checking the balance and opening a saving account are made use of the Internet banking, while most respondents use the web to buy and track unit trusts and mortgage investments do not. According to those who choose these facilities, face-to-to-face advice and consulting rather than telephone consultations could be preferable. According to the results in Table 4, this viewpoint is well-founded.

**Table 5:** Usefulness of Banking Products/Services: Mean Scores

No		Mean
1.	Saving account	3.06
2.	Current account	2.99
3.	Fixed deposit	2.70
4.	Balance inquiry	3.07
5.	Summary report of transaction	2.98
6.	Cheque services	2.78
7.	Funds transfer	2.93
8.	Electronic bill payments	2.97
9.	Credit card	2.87
10	Online insurance	2.58
11	Financial planning and analysis	2.51
12	Personal investment	2.46
13	Unit trust	2.40
14	Stock information	2.57
15	Market information	2.56
16	Personal loan	2.44
17	Car/house loan	2.53
18	Housing Mortgage	2.45

From Figure 1, it is apparent that about twelve percent of the adopters used one e- banking product while less than one percent used 12 e-banking products and no one used more than 12 products. Using the total number of products used among the respondents, we statistically categorised them into three groups using percentiles. It was illustrated that those using 3 products and below are considered as low users, those using 4 to 6 products are medium users while those using 7 e-banking products and above are considered as high users. From Figure 1, it can be seen that the majority of adopters in Malaysia (in this study) can be categorised as medium users.

**Figure 1:** Total Number of e-banking products used



According to the opinion, consumers of e-banking, their understanding of e-banking has turned out to be completely right (Table 6). On the whole, it can be concluded that the people who introduced it had it in mind as a smoother, faster, and less costly way to perform financial transactions. The research also found that e-b transfers were mentally simple and didn't use a lot of energy, so more people would be able to do them. Despite this, certain people's complaints, they remain concerned about the security of transactions. If banks will be more enthusiastic about assuring consumers that it is safe to use electronic means, maybe more people would feel more comfortable conducting banking transactions.

**Table 6:** Perceptions of E-banking

Items	Mean scores
Easy to conduct banking transactions	5.35
Greater control over finances	4.99
Able to manage finances more effectively and efficiently	5.15
Convenient way to manage finance	5.20
Useful for managing financial resources	4.97
Compatible with my lifestyle	5.08
Fits well with the way to manage finance	4.98
Fits into working style	4.95
Requires mental effort	4.14
Can be frustrating	4.30
Confident over security aspect	4.39
Concern information will be known to others	4.57
Faster Internet access speed	4.81

**Characteristics of E-banking Adopters**

To read Table 7 is to learn about adopters's banking practices is to gain an understanding of them. E-banking customers use online banking (47.3 percent), and almost half perform their operations in their offices or from home, so-called (49.4 percent) (46.6 percent). Similarly, only 3.4% of e-of those using cafés were doing e-banking at the same establishment, while the rest accessed the internet from public libraries and community centers. Around half of those who have adopted the use the e-banking system have been using it for between six months and two years. daily expansion isn't performed about seven percent of the time, except on an emergency scenario that they're needed to, which results in nearly twenty-three percent of those who use the Expand choice additional investigation found that they only do so when they pay for electricity 26% of respondents said they carry out e-banking on a weekly basis, and 24% said they do so at least once a week. When we think of the kind of support is likely to be influential in adopting e-banking, we usually think about colleagues and friends first, then advertising and marketing (17 percent).

**Table 7:** E-banking Activities of Adopters

Items	Description	Freq (n=292)	Percentage
Access	Home	138	47.3
	Office	136	46.6
	Internet Café	10	3.4
	Others	8	2.7
Duration	Less than 6 months	94	32.2
	6 months to 1 year	71	24.3
	1.1 year – 2 years	72	24.7
	2.1 year – 3 years	34	11.6
	more than 3 years	21	7.2
Frequency	Every day	77	26.4
	Once a week	71	24.3
	Once a month	37	12.7
	When necessary	107	36.6
Influence	Family	51	17.5
	Friends/colleagues/peers	155	53
	Advertisements	49	16.8
	Others	37	12.7

the findings were tested, and the relationship (in Table 8) between adopters and their demographic profile (gender, age, marital status, race, work rank, and salary was validated using Pearson's Chi-squared values. The research finds that these variables have little bearing on whether or not a woman chooses to use electronic banking: ethnicity, marital status, and ethnic identity have been completely unaffected by the usage. However, age, career status, income, and years of experience showed to be important in explaining a person's e-banking conduct. The fact that there is a larger portion of younger adopters with more money, and positions of authority are encouraging them to adopt products is proven here.

**Table 8:** Relationship Between E-banking Adopters and Demographic Variables

Relationship	Value	Asymp sig.	Significant.
e-banking and gender	1.528	0.216	No
e-banking and age	12.535	0.014	Yes
e-banking and marital status	3.177	0.365	No
e-banking and ethnic group	5.353	0.148	No
e-banking and level of education	0.606	0.895	No
e-banking and monthly gross income	6.580	0.087	Yes
e-banking and job level	9.542	0.023	Yes

**5. Conclusions**

Since the people who have adopted e-banking find the banking methods as being quite simple and convenient, this form of banking is probably very common, it can be safely inferred that It was confirmed that the majority of users considered it to be a good match for their everyday routines. The research shows that individuals perform e-banking activities at home or at an office location that they find relatively close to home, and many have done so over a period ranging from six months to two years. It was also discovered that nearly a third of those who adopted the use of electronic banking used it only when necessary, when doing so, while thirty-seven percent of those who were predisposed to use it did so as well. This research also found that age, wealth, place, and career

influences e-on banking adoption on electronic banking. In terms of salaries and position, there is a greater tendency to adopt younger adults and those in their 20s, and those who are also in their 30s.

Malaysia is increasingly more accessible to e-minded about banking and financial developments, however, the report found that many people are not ready or able to perform any of their banking transactions electronically. Place- and face-related conveniences provided by the tellers may be considered less valuable compared to customers' feelings of confidence in getting personalized service over time. The findings of this study have shown that many electronic banking customers can need features, such as checking balance inquiries, deposits, and current account functionality, as well as data on transaction information usage have become prevalent. Just a limited number use personal savings, lease, or housing financial services equipment, such as those offered by banks or mortgage lenders. Perhaps this is that they want to be able to take more time to think and gain comfort before deciding on the choices that need more time to make. We can derive from this that conventional banking activities will eventually become more important than digital banking approaches as offering customized advice and taking action are combined.

As is unable to be applied to the broader population as it was of those who made an attempt to attend an IT exhibition was tested on an exhibition attendees, this study found only applies to those people who took an active role in learning and are chosen respondents were directed specifically But the findings can be interpreted as to show that, as many as a third of the customers, who avail themselves of electronic banking, use the service because they like it, while others use it, don't like it, and who use electronic banking because they need it, dislike it. With respect to other banks, international, the writers often think how far in or out of the box the ring the tenor tenor can be when it comes to the introduction of e-banking systems. Since foreign banks have no access to the e- or do not participate in the online banking review, this study is severely limited and does not represent the local banks' online strengths and capabilities. future study should further explore the financial institutions located outside of the country To determine which banks we should get in contact with and understand each facility, it better, it is important that we talk with each company and get information on facilities and goods it provides.

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