

REFERENCES & BIBLIOGRAPHY

**"CUSTOMERS SATISFACTION MEASUREMENT OF INTERNET BANKING"
[AN ANALYTICAL STUDY BASED ON SELECTED CUSTOMERS AND
BANKS IN WESTERN INDIA]**

REFERENCES

CHAPTER – 1

- [1] Indian Economic Review (March, 2010) Published by Capital Market Publisher India Private Limited, Mumbai, pp 13.
- [2] Agarwal O. P., (2007) Modern Banking of India, Chapter 1: An overview of History of Banking, pp 1 – 62.
- [3] Aggarwal, R. C., (1986) "Industrial Sickness and its effects on-Banks Profitability," Indian Banking Today and Tomorrow, pp 12 – 34.
- [4] Amandeep, (1991) "Profits and Profitability of Indian Nationalized Banks." (A Thesis submitted to UBS, PU, Chandigarh), pp 46 – 87
- [5] Firdos T. S. (2008) Modern Banking Technology, Chapter 2, Technological Change in Indian Banking Industry, pp 38 – 50.
- [6] Aggarwal, M.; and Sharma, R. (2005), "Indian Banking: Present and Future", The Indian Journal of Commerce, Vol.58, No.3, pp.111-121.
- [7] Amandeep (1991), Profits and Profitability of Indian Nationalized Banks, A Ph.D. Thesis submitted to UBS, Panjab University, Chandigarh.
- [8] Ammannaya, K. K. (2008), "Transformation in Indian Banking Post-Reform Developments and Challenges Ahead", The Indian Banker, Vol.3, No.10, pp.28-31.
- [9] Anand, M.; Sahey, S.; and Saha, S. (2005) "Balanced Scorecard in Indian Companies", Vikalpa, Vol.30, No.2, pp.11-25.
- [10] Anand, M. (2005), "Castrol India Limited: Managing in Challenging Times", Vikalpa, Vol.30, No.1, pp.103-117.
- [11] Anand, S. (2004), "Achieving Breakthrough Performance Using the Balanced Scorecard", IBA Bulletin, Vol.26, No.12, pp.28-31.
- [12] Anthony, N. Robert (2004), Management Control System, Tata Mcgraw-Hill Publishing Company Limited, New Delhi.

- [13] Anthony, N. Robert.; and Govindrajan, V (2007), *Management Control Systems*, Tata McGraw-Hill Publishing Company Limited, New Delhi.
- [14] Armstrong, M. (2000), *Performance Management: Key Strategies and Practical Guidelines*, 2nd Edition, Kogan Page Ltd.
- [15] Arora, S.; and Kaur, S. (2006), "Financial Performance of Indian Banking Sector in Post-Reform Era", *The Indian Journal of Commerce*, Vol.59, No.1, pp.96-105.
- [16] Ashton, C. (1998), "Balanced Scorecard Benefits: Nat West Bank", *International Journal of Retail and Distribution Management*, Vol.26, No.10, pp. 400-401.
- [17] Athma, P. (2000), "Performance of Public Sector Commercial Banks: A Case Study of State Bank of Hyderabad", *Doctoral Dissertation Abstract*, Finance India, March.
- [18] Banerjee, A.; and Singh, S.K. (2001), *Banking and Financial Sector Reforms in India*, Deep & Deep Publications Pvt. Ltd., New Delhi.
- [19] Bansal, S. (2005), *Impact of Liberalization on Productivity and Profitability of Public Sector Banks in India*, A Ph.D. Thesis submitted to UBS, Panjab University, Chandigarh.
- [20] Batra, G.S.; and Dangwal, R.C. (1999), *Banking and Development Finance: New Vistas*, Deep & Deep Publications Pvt. Ltd., New Delhi.
- [21] Batra, R. (2006), "The Balanced Scorecard: An Indian Perspective", *The ICFAI Journal of Management Research*, Vol.5, No.8, pp.7-27.
- [22] Beechey, J.; and Garlic, D. (1999), "Using the Balanced Scorecard in Banking", *The Australian Banker*, No.133, pp. 28- 30.
- [23] Bharathi, B.Y. (2007), "Indian Banks – Banking on Growth", *Chartered Financial Analyst*, Dec., pp.100-101.
- [24] Bhat, K. P. (2006), "Balanced Scorecard: A Tool and Strategic Management", 9th Strategic Management Forum Conference from 20th May – 23rd May.
- [25] Bhinde, M.G.; Prasad, A.; and Ghosh, S. (2002), "Banking Sector Reforms: A Critical Overview" *EPW*, February, pp.399-408.
- [26] Bisht, N.S.; Mishra, R.C.; and Belwal, R. (2002), "Liberalization and its Effects on Indian Banking", *Finance India*, Vol.16, No.1, pp.147-152.
- [27] Bodla, B.S.; and Verma, R. (2006), "Evaluating Performance of Banks through CAMEL Model: A Case Study of SBI and ICICI", *The ICFAI Journal of Bank Management*, Vol.5, No.3, pp. 49-63.

- [28] Chakraborty, Rajesh (2006), *The Financial Sector in India: Emerging Issues*, Oxford University Press, New Delhi.
- [29] Chandra, A. S.; and Srivastava, M. (2008), "Scenario 2009: Are Indian Banks Ready?", *The Indian Banker*, Vol.3, No.1, pp. 34-37.
- [30] Chaudhuri, S. (2002), "Some Issues of Growth and Profitability in Indian Public Sectors Banks", *EPW*, June, pp.2155-2162.
- [31] Chenhall, R.; and Smith, K.L. (1998), "Adoption and Benefits of Management Accounting Practices: An Australian Study", *Management Accounting Research*, Vol.9, No.1, pp.1-19.
- [32] Corrigan, J. (1996), "The Balanced Scorecard: The New Approach to Performance Measurement", *Australian Accountant*, Vol.66, No.7, pp. 47-48.
- [33] Das, Abhiman; Nag, A.; and Ray, S. (2005), "Liberalization, Ownership and Efficiency in Indian Banking: A Non-parametric Analysis", *EPW*, May, pp.19-24.
- [34] Dinesh, D.; and Palmer, E. (1998), "Management by Objectives and the Balanced Scorecard: Will Rome Fall Again?", *Management Decision*, Vol.36, No.6, p.363.
- [35] D'souza, D. E.; and William, F. P. (2000), "Appropriateness of the Stakeholder Approach to Measuring Manufacturing Performance", *Journal of Managerial Issues*, Vol.77, No.2, pp.227-246.
- [36] Godse, V. T. (1996), "CAMEL for Evaluating the Performance of Banks", *IBA Bulletin*, Vol.18, No.8, pp.8-10.
- [37] Gopal, M.; and Dev, S. (2006), "Productivity and Profitability of Select Public Sector and Private Sector Banks in India: An Empirical Analysis", *The ICFAI Journal of Bank Management*, Vol.5, No.4, pp.59-67.
- [38] Gupta, S.; and Verma, R. (2008), "Changing Paradigm in Indian Banking", *Professional Banker*, May, pp.21-25.

CHAPTER – 2:

- [1] Antonelli, C. (1993), "Investment and adoption in advanced telecommunications", *Journal of Economic Behavior & Organization*, Vol. 20 No. 2, pp. 227-45.
- [2] Baldwin, J.R. and Sabourin, D. (2001), *Impact of the Adoption of Advanced Information and Communication Technologies on Firm Performance in the Canadian Manufacturing Sector*, October, Statistics Canada, Micro-Economic Analysis Division, Ottawa.

- [3] Bughin, J. (2003), "The diffusion of Internet banking in Western Europe", *Electronic Markets*, Vol. 13 No. 3.
- [4] Buzzacchi, L., Colombo, M.G. and Mariotti, S. (1995), "Technological regimes and innovation in services: the case of the Italian banking industry", *Research Policy*, Vol. 24, pp. 151-68.
- [5] Campbell, T. (1988), *Money and Capital Markets*, Scott Foresman, Glenview, IL. Carbal, R. and Leiblein, M.J. (2001), "Adoption of a process innovation with learning-by-doing: evidence from the semiconductor industry", *Journal of Industrial Economics*, Vol. 49 No. 3.
- [6] Cohen, W. and Levin, R. (1989), "Empirical studies of innovation and market structure", in Schmalensee, R. and Willig, R. (Eds), *Handbook of Industrial Organization*, Vol. 2, Ch. 18, North-Holland, Amsterdam, pp. 1059-107.
- [7] Colombo, M.G. and Mosconi, R. (1995), "Complementarity and cumulative learning effects in the early diffusion of multiple technologies", *Journal of Industrial Economics*, Vol. 43, pp. 13-48.
- [8] Courchane, M., Nickerson, D. and Sullivan, R.J. (2002b), "Investment in Internet banking as a real option: theory and tests", *The Journal of Multinational Financial Management*, Vol. 12 Nos 4-5, pp. 347-63.
- [9] David, P.A. (1975), "The landscape and the machine: technical interrelatedness, land tenure, and the mechanization of the corn harvest in Victorian Britain", *Technical Choice, Innovation, and Economic Growth*, Cambridge University Press, Cambridge, pp. 233-90.
- [10] DeYoung, R. (2005), "The performance of Internet-based business models: evidence from the banking industry", *Journal of Business*, Vol. 78 No. 3, pp. 893-947.
- [11] DeYoung, R., Lang, W.W. and Nolle, D.E. (2007), "How the Internet affects output and performance at community banks", *Journal of Banking and Finance*, Vol. 31 No. 4, pp. 1033-60.
- [12] Escuer, E.M., Redondo, P.Y. and Fuma's, S.V. (1991), "Market structure and the adoption of innovations: the case of the Spanish banking sector", *Economics of Innovation and New Technology*, Vol. 1, pp. 295-307.
- [13] Fichman, R.G. (1992), "Information technology diffusion: a review of empirical research", in DeGross, J., Becker, J. and Elam, J. (Eds), *Proceedings of the 13th International Conference on Information Systems*, Dallas, December 1992, ACM Press, New York, NY, pp. 195-206.
- [14] Fichman, R.G. (2000), "The diffusion and assimilation of information technology innovations", in Zmud, B.M. (Ed.), *Framing the Domains of IT Management: Projecting the Future through the Past*, Pinnaflex Educational Resources, Cincinnati, OH, pp. 105-27.

- [43] Bughin, J. (2004), "The success of Internet banking: an econometric investigation of its pattern of diffusion within Western Europe", working paper, Department of Applied Economics, Catholic University of Leuven, Leuven.
- [44] Buzzacchi, L., Colombo, M.G. and Mariotti, S. (1995), "Technological regimes and innovation in services: the case of the Italian banking industry", *Research Policy*, Vol. 24, pp. 151-68.
- [45] Campbell, T. (1988), *Money and Capital Markets*, Scott Foresman, Glenview, IL. Carbal, R. and Leiblein, M.J. (2001), "Adoption of a process innovation with learning-by-doing: evidence from the semiconductor industry", *Journal of Industrial Economics*, Vol. 49 No. 3.
- [46] Chau, P.Y.K. and Tam, K.Y. (1997), "Factors affecting the adoption of open systems: an exploratory study", *MIS Quarterly*, Vol. 21 No. 1, pp. 1-24.
- [47] Cohen, W. and Levin, R. (1989), "Empirical studies of innovation and market structure", in Schmalensee, R. and Willig, R. (Eds), *Handbook of Industrial Organization*, Vol. 2, Ch. 18, North-Holland, Amsterdam, pp. 1059-107.
- [48] Colombo, M.G. and Mosconi, R. (1995), "Complementarity and cumulative learning effects in the early diffusion of multiple technologies", *Journal of Industrial Economics*, Vol. 43, pp. 13-48.
- [49] Comin, D. and Hohijn, B. (2004), "Cross-country technological adoption: making the theories face the facts", *Journal of Monetary Economics*, January, pp. 39-83.
- [50] Corrocher, N. (2002), "Does Internet banking substitute traditional banking?, Empirical evidence from Italy", working paper, No. 134, November, CESPRI.
- [51] Courchane, M., Nickerson, D. and Sullivan, R.J. (2002a), "Financial innovation, strategic real options and endogenous competition – theory and applications to Internet banking", paper presented at Conference on Innovation in Financial Services and Payments, Federal Reserve Bank of Philadelphia, May.

CHAPTER – 3:

- [1] Siddiqui, K.O., (2011), Interrelations between Service Quality Attributes, Customer Satisfaction and Customer Loyalty in the Retail Banking Sector in Bangladesh, *International Journal of Business Management*, 6 (3), pp. 12 – 36.
- [2] Ishaq M.I., (2011), An empirical investigation of customer satisfaction and behavioral responses in Pakistani banking sector, *International Journal of Management & Marketing challenges for the knowledge society*, 6 (3), pp. 457- 470.

- [3] Srivastava A.K. & Chatterjee P., (2011), An analytical study of commercial banking services & customer satisfaction with special reference to s. B. I. Gorakhpur, *Journal of Bank Marketing*, pp. 136 – 142.
- [4] Ahangar R.G., (2011), An investigation into the determinant of customers' preferences and satisfaction of internet banking Empirical study on Iranian Banking Industry, *Journal of Applied Sciences*, 11 (3), pp. 426 – 437.
- [5] Rahmath Safeena, Hema Date & Abdullah Kammani, (2011), Internet Banking Adoption in an Emerging Economy: Indian Consumers' Perspectives, *International Arab Journal of e-Technology*, 2 (1), pp. 56 – 64.
- [6] Devi P.A. & Malarvizhi V., (2010), Customers' Perception of E-Banking: Factor Analysis, *International Journal of Banking and Management*, pp. 07 – 19.
- [7] Alhemoud M.A., (2010), Banking in Kuwait: A Customer Satisfaction case study, *Competitiveness Review: An International Business Journal*, Vol. 20, No. 4, pp. 333 – 342.
- [8] Sadeghi T. & Hanzae K.H., (2010), Customers Satisfaction Factors with online Banking Services in an Islamic Country with special reference to Iran, *Journal of Islamic Marketing*, Vol. 1, No. 3, pp. 249 – 267.
- [9] Ravichandran K., Mani B.T., Kumar S.A. and Parbhakaran S., (2010), Influence of Service Quality on Customer Satisfaction Application of Servqual Model, *International Journal of Business and Management*, Vol. 5, No. 4, pp. 117 – 124.
- [10] Zhu Jermoe Dauw-Song, Lin Chih-Te, (2010), the Antecedents and Consequences of E-Service Quality for Online Banking, *Journal of Social Behavior and Responsibility*, 38, (8), pp. 1009 – 1018.
- [11] Dixit N. & Datta S.K., (2010), Acceptance of E-Banking Among Adult Customers; An Empirical Investigation in India, *Journal of Internet Banking and Commerce*, Vol. 15, No. 2, pp. 01 – 17.
- [12] Nupur Jannatul Mawa, (2010), E – Banking and Customers Satisfaction in Bangladesh; An Analysis, *International Review of Business Research Papers*, Vol. 6, No. 4, pp. 145 – 156.
- [13] Mishra U.S., Mishra B.B., Biswal S.K. & Mishra Bidhu B., (2010), Employee Evaluation of Customer Satisfaction: A Comparative Study between Public and Private Banks in India, *International Research Journal of Finance and Economics*, Issue 59, pp. 134 – 144.
- [14] Munusamy J., Chelliah S. & Mun H.W., (2010), Service Quality Delivery and its impact on Customers Satisfaction in the Banking Sector in Malaysia, *International Journal of Innovation, Management and Technology*, Vol. 1, No. 4, pp. 398 – 404.

- [15] Chung N. & Kwon S.J., (2009), Effect of trust level on Mobile Banking Satisfaction: A multi group analysis of information system success instruments, *Journal of Behavior and Information Technology*, Vol. 28, No. 6, pp. 549 – 562.
- [16] Riquelme E.H., Mekkaoui K.A. & Rios R.E., (2009), Internet Banking Customers Satisfaction and Online Service Attributes, *Journal of Internet Banking and Commerce*, Vol. 14, No. 2, pp. 01 – 06.
- [17] Al-Eisa A.S. & Alhemoud A.M., (2009), Using a Multiple Attribute Approach for measuring customer satisfaction with retail banking service in Kuwait, *International Journal of Bank Marketing*, Vol. 27, No. 4, pp. 294 – 314.
- [18] Trivellas P. & Reklitis P., (2009), Internet Service Quality and Customer Satisfaction: Examining Internet Banking in Greece, *International Journal of Total Quality Management*, Vol. 20, No. 2, pp. 223 – 239.
- [19] Bravo R., Montaner T. & Pina J.M., (2009), The role of bank image for customers versus non customers, *International Journal of Bank Marketing*, Vol. 27, No. 4, pp. 315 – 334.
- [20] Licata J.W. & Chakraborty G., (2009), The effects of stake, Satisfaction and switching on true loyalty: A financial services study, *International Journal of Bank Marketing*, Vol. 27, No. 4, pp. 252 – 269.
- [21] Kumar M., Kee F.T. & Manshor A.T., (2009), Determining the Relative Importance of Critical Factors in Delivering Service Quality of Banks, *Journal of Managing Service Quality*, Vol. 19, No. 2, pp. 211 – 228.
- [22] Michel R., Ashill N.J., Shao J. & Carruther J., (2009), An examination of the relationship between service quality dimensions; Over all Internet banking service quality and customer Satisfaction; A New Zealand Study, *International Journal of Marketing Intelligence and Planning*, Vol. 27, No.1, pp. 103 – 126.
- [23] Khan M.S. & Mahapatra S.S. (2009), Service Quality Evaluation in Internet Banking: An Empirical Study in India, *International Journal of Indian Culture and Business Management*, Vol. 2, No. 1, pp. 30 – 46.
- [24] Lio Z. & Cheung M.T., (2008), Measuring Customer Satisfaction of Internet Banking: A Core Frame Work, *Communication of the ACM*, Vol. 51, No. 4, pp. 47 – 51.
- [25] Chau V.S. & Ngai L., (2008), The Youth Market for Internet Banking Services: Perception, Attitude and Behavior, *International Journal of Service Marketing*, Vol. 24, No. 1, pp. 42 – 60.
- [26] Krauter S.G. & Faullant R., (2008), Consumer Acceptance of Internet Banking: The Influence of Internet Trust, *International Journal of Bank Marketing*, Vol. 26, No. 7, pp. 483 – 504.

- [27] Polasik M. & Wisniewski T.P., (2008), Empirical Analysis of Internet Banking Adoption in Poland, *International Journal of Bank Marketing*, Vol. 27, No. 1, pp. 35 – 52.
- [28] Al-Hashash K., (2008), Banks' Customer Satisfaction in Kuwait: An Exploratory Study, Project Paper Submitted for partial fulfillment of the requirement of the degree of MBA at Open University Malaysia, pp. 01 – 77.
- [29] Acharya R.N., Kagan A. & Lingam S.R., (2008), Online Banking Applications and Community Bank Performance, *The International Journal of Bank Marketing*, Vol. 26, No. 6, pp. 418 – 439.
- [30] Wong D.H., Rexha N. & Phau I., (2008), Re-Examining Traditional Service Quality in an E-Banking era, *International Journal of Bank Marketing*, Vol. 26, No. 7, pp. 526 – 545.
- [31] Benamati J.S. & Serva M.A., (2007), Trust and Distrust in Online Banking; Their role in Developing Countries, *Journal of Information Technology and Development*, Vol. 13, No. 2, pp. 161 – 175.
- [32] McDonald L.M. & Thiele S.R., (2007), Corporate Social Responsibility and Bank Customer Satisfaction; A Research Agenda, *International Journal of Bank Marketing*, Vol. 26, No.3, pp. 170 – 182.
- [33] Malhotra P. & Singh B., (2007), Determinant of Internet Banking Adoption by Banks in India, *International Journal of Internet Research*, Vol. 17, No. 3, pp. 323 – 339.
- [34] Srivastava R.K., (2007), Customers' Perception on usage of Internet Banking, *International Journal of Innovative Marketing*, Vol. 3, Issue 4, pp. 67 – 73.
- [35] Sohail M.S. & Shaikh N.M., (2007), Internet Banking and Quality of Service: Perspectives from a developing nations in the middle east, *International Journal of Online Information Review*, Vol. 32, No. 1, pp. 58 – 72.
- [36] Sayar C. & Wolfe S., (2007), Internet Banking Market Performance: Turkey Versus United Kingdom, *International Journal of Bank Marketing*, Vol. 25, No. 3, pp. 122 – 141.
- [37] Mahdi M.O.S. & Dawson P., (2007), The introduction of information technology in the commercial banking sector of developing countries; Voices from Sudan, *Journal of Information Technology & Voice*, Vol. 20, No. 2, pp. 184 – 204.
- [38] Ndubisi N.O. & Sinti Q., (2006), Consumer Attitudes, systems' characteristics and Internet Banking adoption in Malaysia, *Management Research News*, Vol. 29, No. ½, pp. 16 – 27.
- [39] Pikkarainen K., Pikkarainen T., Karjaluoto H. & Pahnla S., (2006), The measurement of end-user computing satisfaction of online banking services; Empirical study from Finland, *International Journal of Bank Marketing*, Vol. 24, No. 3, pp. 158 – 172.

- [40] Gerrard P., Cunningham F. & Devlin F.F., (2006), Why Consumer are not using Internet Banking; A Qualitative Study, *Journal of Service Marketing*, Vol. 20, No. 3, pp. 160 – 168.
- [41] Siu N.Y. & Mou J.C., (2005), Measuring Service Quality in Internet Banking; The case of Hong Kong, *Journal of International Consumer Marketing*, Vol. 17, No. 4, pp. 99 – 116.

BIBLIOGRAPHY

- Acharya R.N., Kagan A. & Lingam S.R., (2008), Online Banking Applications and Community Bank Performance, *The International Journal of Bank Marketing*, Vol. 26, No. 6, pp. 418 – 439.
- Agresti, A. (1996) *Introduction to Categorical Data Analysis*. New York: Wiley.
- Aitkin, M. (1978) *The analysis of unbalanced cross-classifications (with discussion)*.
- Akhavein, J., Frame, W.S. and White, L.J. (2001), "The diffusion of financial innovation: an examination of the adoption of small business credit scoring by large banking organizations", Working Paper 2001-9, Federal Reserve Bank of Atlanta, Atlanta.
- Al-Hashash K., (2008), Banks' Customer Satisfaction in Kuwait: An Exploratory Study, Project Paper Submitted for partial fulfillment of the requirement of the degree of MBA at Open University Malaysia, pp. 01 – 77.
- Altman, D. G. (1991) *Practical Statistics for Medical Research*. London: Chapman and Hall.
- Altman, D. G. (1998) Categorizing continuous variables. In *Encyclopedia of Biostatistics Volume 1* (P. Armitage and T. Colton, Eds.). Chichester: Wiley.
- Andriy, C. (2001), "Electronic banking in Ukraine: the factors in decision making", MBA thesis, National University of Kyiv-Mohyla Academy, Kiev.
- Ang, J. and Koh, S. (1997), "Exploring the relationships between user information satisfaction", *International Journal of Information Management*, Vol. 17 No. 3, pp. 169-77.
- Antonelli, C. (1993), "Investment and adoption in advanced telecommunications", *Journal of Economic Behavior & Organization*, Vol. 20 No. 2, pp. 227-45.
- Antonelli, C., Petit, P. and Tahar, G. (1990), "The diffusion of interdependent innovation in the textile industry", *Structural Change and Economic Dynamics*, Vol. 1 No. 2, pp. 207-25.
- Astebro, T., Colombo, M.G. and Seri, R. (2005), "The diffusion of complementary technologies: an empirical test", SSRN, available at: <http://ssrn.com/abstract=690981> (accessed 17 April 2006).

- Baldwin, J.R. and Sabourin, D. (2001), *Impact of the Adoption of Advanced Information and Communication Technologies on Firm Performance in the Canadian Manufacturing Sector*, October, Statistics Canada, Micro-Economic Analysis Division, Ottawa.
- Baptista, R. (1999), "The diffusion of process innovations: a selective review", *The International Journal of the Economics of Business*, Vol. 6 No. 1.
- Baptista, R. (2000), "Do innovations diffuse faster within geographical clusters?", *International Journal of Industrial Organization*, Vol. 18, April, pp. 515-35.
- Bartram, P. (2000) Presentations and report writing. In *A handbook of market research techniques* (Ed: Birn, R.) Kogan Page, London, pp. 541-558.
- Bass, F.M. (1969), "A new product growth model for consumer durables", *Management Science*, Vol. 15, January, pp. 215-27.
- Beck, A. T., Steer, A., and Brown G. K. (1996) *Beck Depression Inventory Manual* (2nd ed). San Antonio: The Psychological Corporation.
- Belsley, Kuh, and Welsh (1980). *Regression Diagnostics: Identifying Influential Data and Sources of Collinearity*. New York: Wiley.
- Berger, R.L., Boos, D.D., and Guess, F.M. (1988) Tests and confidence sets for comparing two mean residual life functions. *Biometrics*, 44, 103-115.
- Bertschek, I. and Fryges, H. (2002), "The adoption of business-to-business e-commerce: empirical evidence for German companies", Discussion Paper No. 02-05, Centre for European Economic Research (ZEW), Mannheim.
- Birn, R. (2004) *The effective use of market research: how to drive and focus better business decisions*, 4th edition, Kogan Page, London. Chapter 2, pp. 16-58.
- Box, G. E. P. (1954) Some theorems on quadratic forms applied in the study of analysis of variance problems. II. Effects of inequality of variance and of correlations between errors in the two-way classification. *Annals of Mathematical Statistics*, 25, 484-498.
- Breslow, N. E. (1970) A generalized Kruskal-Wallace test for comparing K samples subject to unequal patterns of censorship. *Biometrika*, 57, 579-594.
- Bughin, J. (2001), "E-pull or e-push? Laggards and first-movers in European banking", *Journal of Computer Mediated Communications*, Vol. 7 No. 1.
- Bughin, J. (2003), "The diffusion of Internet banking in Western Europe", *Electronic Markets*, Vol. 13 No. 3.

- Bughin, J. (2004), "The success of Internet banking: an econometric investigation of its pattern of diffusion within Western Europe", working paper, Department of Applied Economics, Catholic University of Leuven, Leuven.
- Buzzacchi, L., Colombo, M.G. and Mariotti, S. (1995), "Technological regimes and innovation in services: the case of the Italian banking industry", *Research Policy*, Vol. 24, pp. 151-68.
- Campbell, T. (1988), *Money and Capital Markets*, Scott Foresman, Glenview, IL.
- Carbal, R. and Leiblein, M.J. (2001), "Adoption of a process innovation with learning-by-doing: evidence from the semiconductor industry", *Journal of Industrial Economics*, Vol. 49 No. 3.
- Chau, P.Y.K. and Tam, K.Y. (1997), "Factors affecting the adoption of open systems: an exploratory study", *MIS Quarterly*, Vol. 21 No. 1, pp. 1-24.
- Cleveland, W. S. (1979) Robust locally weighted regression and smoothing scatterplots. *Journal of the American Statistical Association*, 74, 829-836. —
- Cohen, W. and Levin, R. (1989), "Empirical studies of innovation and market structure", in Schmalensee, R. and Willig, R. (Eds), *Handbook of Industrial Organization*, Vol. 2, Ch. 18, North-Holland, Amsterdam, pp. 1059-107.
- Collett, D. (2003) *Modelling Survival Data in Medical Research* (2nd ed). Boca Raton, FL: Chapman and Hall/CRC.
- Collett, D. (2003) *Modeling Binary Data* (2nd ed). Boca Raton, FL: Chapman and Hall/CRC.
- Colombo, M.G. and Mosconi, R. (1995), "Complementarity and cumulative learning effects in the early diffusion of multiple technologies", *Journal of Industrial Economics*, Vol. 43, pp. 13-48.
- Comin, D. and Hohijn, B. (2004), "Cross-country technological adoption: making the theories face the facts", *Journal of Monetary Economics*, January, pp. 39-83.
- Conover, W. J. (1998) *Practical Nonparametric Statistics*. New York: John Wiley & Sons.
- Cook, R. D. and Weisberg, S. (1982) *Residuals and Influence in Regression*. London: Chapman and Hall.
- Corrocher, N. (2002), "Does Internet banking substitute traditional banking?, Empirical evidence from Italy", working paper, No. 134, November, CESPRI.
- Courchane, M., Nickerson, D. and Sullivan, R.J. (2002a), "Financial innovation, strategic real options and endogenous competition - theory and applications to Internet banking", paper presented at Conference on Innovation in Financial Services and Payments, Federal Reserve Bank of Philadelphia, May.

- Courchane, M., Nickerson, D. and Sullivan, R.J. (2002b), "Investment in Internet banking as a real option: theory and tests", *The Journal of Multinational Financial Management*, Vol. 12 Nos 4-5, pp. 347-63.
- Cox, D. R. (1972) Regression models and life tables. *Journal of the Royal Statistical Society, B*, 34, 187-220.
- Cox, D. R. and Snell, E. J. (1968) A general definition of residuals. *Journal of the Royal Statistical Society, B*, 30, 248-275.
- Crimp, M. and Wright, L. T. (1995) *The marketing research process*, 4th edition, Prentice Hall, London. Chapter 1, pp. 1-19.
- Crimp, M. and Wright, L. T. (1995) *the marketing research process*, 4th edition, Prentice Hall, London. Chapter 5, pp. 77-106.
- Crimp, M. and Wright, L. T. (1995) *The marketing research process*, 4th edition, Prentice Hall, London. pp. 11-19.
- Crouch, S. and Housden, M. (2003) *Marketing research for managers*, 3rd edition, Butterworth-Heinemann, Oxford. Chapters 4, 5, pp. 39-120.
- Czaja, R. and Blair, J. (1996) *Designing surveys: a guide to decisions and procedures*, Thousand Oaks, London. Chapter 3, pp. 31-51.
- David, P.A. (1969), "A contribution to the theory of diffusion", Memorandum No 71, Stanford Center for Research in Economic Growth, Stanford University, Stanford, CA.
- David, P.A. (1975), "The landscape and the machine: technical interrelatedness, land tenure, and the mechanization of the corn harvest in Victorian Britain", *Technical Choice, Innovation, and Economic Growth*, Cambridge University Press, Cambridge, pp. 233-90.
- Davidson, M. L. (1972) Univariate versus multivariate tests in repeated measures experiments. *Psychological Bulletin*, 77, 446-452.
- Davies, S. (1979), *The Diffusion of Process Innovations*, Cambridge University Press, London.
- Der, G. and Everitt, B. S. (2001) *A Handbook of Statistical Analysis Using SAS* (2nd ed). Boca Raton, FL: Chapman and Hall/CRC.
- DeYoung, R. (2001), "The financial performance of pure play Internet banks", *Economic Perspectives*, Vol. 25 No. 1, pp. 60-75.
- DeYoung, R. (2005), "The performance of Internet-based business models: evidence from the banking industry", *Journal of Business*, Vol. 78 No. 3, pp. 893-947.

- DeYoung, R., Lang, W.W. and Nolle, D.E. (2007), "How the Internet affects output and performance at community banks", *Journal of Banking and Finance*, Vol. 31 No. 4, pp. 1033-60.
- Diggle, P. J. (1988) An approach to the analysis of repeated measures. *Biometrics*, 44, 959-971.
- Dizney, H. and Gromen, L. (1967) Predictive validity and differential achievement on three MLA comparative foreign language tests. *Educational and Psychological Measurement*, 27, 1959-1980.
- Donkers, B., Franses, P. H. and Verhoef, P. C. (2003) 'Selective Sampling for Binary Choice Models', *Journal of Marketing Research*, 40 (4), 492.
- Draper, N. R. and Smith, H. (1998) *Applied Regression Analysis* (3rd ed). New York: Wiley.
- Dunn, G. and Everitt, B. S. (1995) *Clinical Biostatistics: An Introduction to Evidence-Based Medicine*. London: Arnold.
- Earl Babbie, (2004), *The Practice of Social Research*, 10th Edition, Thomson Wadsworth, Singapore, Chapter 5, pp. 141 - 146.
- Earl Babbie, (2009), *Research Methods in Sociology*, First India Edition, Cenage Learning India Private Limited, New Delhi, Chapter 7, pp. 161 - 172
- Escuer, E.M., Redondo, P.Y. and Fuma's, S.V. (1991), "Market structure and the adoption of innovations: the case of the Spanish banking sector", *Economics of Innovation and New Technology*, Vol. 1, pp. 295-307.
- Everitt, B. S. (1992) *The Analysis of Contingency Tables* (2nd ed). Boca Raton, FL: Chapman and Hall/CRC.
- Everitt, B. S. (2001a) *A Handbook of Statistical Analysis Using S-PLUS* (2nd ed). Boca Raton, FL: Chapman and Hall/CRC.
- Everitt, B. S. (2002a) *The Cambridge Dictionary of Statistics* (2nd ed). Cambridge: Cambridge University Press.
- Everitt, B. S. (2002b) *Modern Medical Statistics: A Practical Guide*. London: Arnold.
- Everitt, B. S. and Dunn, G. (2001) *Applied Multivariate Data Analysis* (2nd ed). London: Arnold.
- Everitt, B. S. and Pickles, A. (2000) *Statistical Aspects of the Design and Analysis of Clinical Trials*. London: ICP.
- Everitt, B. S. and Rabe-Hesketh, S. (2001) *Analysing Medical Data Using S-PLUS*. New York: Springer.
- Everitt, B. S. and Wykes, T. (1999) *A Dictionary of Statistics for Psychologists*. London: Arnold.

- Farrell, J. and Saloner, G. (1986), "Installed base and computability - innovation, product preannouncements and predation", *American Economic Review*, Vol. 65, pp. 940-55.
- Faulhaber, G. and Baumol, W. (1988), "Economists as innovators: practical products of theoretical research", *Journal of Economic Literature*, Vol. 26, June, pp. 577-600.
- Fichman, R.G. (1992), "Information technology diffusion: a review of empirical research", in DeGross, J., Becker, J. and Elam, J. (Eds), *Proceedings of the 13th International Conference on Information Systems*, Dallas, December 1992, ACM Press, New York, NY, pp. 195-206.
- Fichman, R.G. (2000), "The diffusion and assimilation of information technology innovations", in Zmud, B.M. (Ed.), *Framing the Domains of IT Management: Projecting the Future through the Past*, Pinnaflex Educational Resources, Cincinnati, OH, pp. 105-27.
- Finnerty, J.D. (1992), "An overview of corporate securities innovation", *Journal of Applied Corporate Finance*, Vol. 4 No. 4, pp. 23-39.
- Fisher, R. A. (1936) The use of multiple measurements on taxonomic problems. *Annals of Eugenics*, 7, 179-188.
- Fowler Jr., F. J. (1993) *Survey research methods*, 2nd edition, Newbury Park, London. Chapter 4, pp. 54-68.
- Fowler Jr., F. J. (1993) *Survey research methods*, 2nd edition, Newbury Park, London. Chapter 2, pp. 10-36.
- Frankel, M. R. (1989) 'Current Research Practices: General Population Sampling Including Geodemographics', 31 (4), 447.
- Furst, K., Lang, W. and Nolle, D. (2000a), "Who offers Internet banking?", *Quarterly Journal of the Office of the Comptroller of the Currency*, Vol. 19 No. 2, pp. 27-46.
- Furst, K., Lang, W.W. and Nolle, D.E. (2000b), "Internet banking: developments and prospects", *Economic and Policy Analysis Working Paper No. 2000-9*, Office of Comptroller of the Currency, Washington DC.
- Furst, K., Lang, W.W. and Nolle, D.E. (2001), "Internet banking in the US: landscape, prospects, and industry implications", *Journal of Financial Transformation*, Vol. 2, pp. 45-52.
- Furst, K., Lang, W.W. and Nolle, D.E. (2002a), "Internet banking: developments and prospects", working paper, Center for Information Policy Research, Harvard University, Cambridge, MA.

- Furst, K., Lang, W.W. and Nolle, D.E. (2002b), "Internet banking", *Journal of Financial Services Research*, Vol. 22 No. 1&2, pp. 93-117.
- Gamerman, D. (1991) Dynamic Bayesian models for survival data. *Applied Statistics*, 40, 63-79.
- Gandal, N. (1994), "Hedonic price indexes for spreadsheets and an empirical test for network externalities", *Rand Journal of Economics*, Vol. 25 No. 1, pp. 160-70.
- Gatignon, H. and Robertson, T. (1989), "Technology diffusion: an empirical test of competitive effects", *Journal of Marketing*, Vol. 53 No. 1, pp. 35-49.
- Gerrard P., Cunningham F. & Devlin F.F., (2006), Why Consumer are not using Internet Banking; A Qualitative Study, *Journal of Service Marketing*, Vol. 20, No. 3, pp. 160 – 168.
- Goldberg, D. (1972) The Detection of Psychiatric Illness by Questionnaire. Oxford: freedom for sample data in randomised block and split-plot designs. *Journal of Educational Statistics*, 1, 69-82.
- Gopalkrishnan, S. and Damanpour, F. (1997), "A review of innovation research in economics, sociology and technology management", *Omega*, Vol. 25 No. 1, pp. 15-28.
- Gordon, W. and Langmaid, R. (1988) *Qualitative market research: a practitioner's and buyer's guide*, Gower, Aldershot. Chapter 2, pp. 20-23.
- Gourlay, A.R. and Pentecost, E.J. (2000), "The determinants of technology diffusion: evidence from the UK financial sector," *Economic Research Paper No. 00/9*, Department of Economics, Loughborough University, Loughborough.
- Gourlay, A.R. and Pentecost, E.J. (2002), "The determinants of technology diffusion: evidence from the UK financial sector", *The Manchester School*, Vol. 70 No. 2, pp. 185-203.
- Gourlay, A.R. and Pentecost, E.J. (2005), "The impact of network effects on technology adoption: evidence from the adoption of automated teller machines", *Department of Economics*, Loughborough University, Loughborough.
- Gretton, P., Gali, J. and Parham, D. (2003), *The Effects of ICTs and Complementary Innovations on Australian Productivity Growth*, Productivity Commission, Canberra.
- Griliches, Z. (1957), "Hybrid corn: an exploration in the economics of technological change", *Econometrica*, Vol. 25, October, pp. 501-22.
- Gunter, B., Nicholas, D., Huntington, P. and Williams, P. (2002) 'Online versus offline research: Implications for evaluating digital media', *Aslib Proceedings*, 54 (4), 229.
- Guthrie Gerard, (2010), *Basic Research Methods; An Entry to Social Science Research*, Sage Publication, New Delhi, Chapter 13, pp. 141 – 143.

- Guthrie, D.A. (1999), "sociological perspective on the use of technology: the adoption of Internet technology in US organizations", *Sociological Perspectives*, Vol. 42 No. 4, pp. 583-603.
- Hagerstrand, T. (1967), *Innovation Diffusion as a Spatial Process*, University of Chicago Press, Chicago, IL.
- Hague, P, Hague, N, Morgan, C (2004) *Market Research in Practice*, Kogan Page, London.
- Hague, P. N. (2002) *Market research: a guide to planning, methodology and evaluation*, 3rd edition, Kogan Page, London. Chapter 14, pp. 239-252.
- Hannan, T. and McDowell, J. (1984), "The determinants of technology adoption: the case of the banking firm", *Rand Journal of Economics*, Vol. 15, Autumn, pp. 328-35.
- Hannan, T. and McDowell, J. (1987), "Rival precedence and the dynamics of technology adoption: an empirical analysis", *Economica*, Vol. 54, May, pp. 155-71.
- Hasan, I., Maccario, A. and Zazzara, C. (2002), "Do Internet activities add value? The Italian bank experience", working paper, Berkley Research Center, New York University, New York, NY.
- Hester, D.D., Calcagnini, G. and De Bonis, R. (2001), "Competition through innovation: ATMs in Italian banks", *Rivista Italiana degli Economisti*, Vol. VI, pp. 359-81.
- Hosmer, D.W. and Lemeshow, S. (2000), *Applied Logistic Regression*, 2nd ed., John Wiley & Sons, New York, NY.
- Ilieva, J., Baron, S. and Healey, N. M. (2002) 'Online surveys in marketing research: Pros and cons', *International Journal of Market Research*, 44 (3), 361.
- Imms, M. and Ereaut, G. (2002) *Introduction to qualitative market research*, Sage, London.
- Ingham, H. and Thompson, S. (1993), "The adoption of new technology in financial services: the case of building societies", *Economics of Innovation and New Technology*, Vol. 2, pp. 263-74.
- Ishaq M.I., (2011), An empirical investigation of customer satisfaction and behavioral responses in Pakistani banking sector, *International Journal of Management & Marketing challenges for the knowledge society*, 6 (3), pp. 457- 470.
- Jolliffe, I. T. (2002) *Principal Components Analysis* (2nd ed). New York: Springer.
- Kapor, M. (1981) *Efficiency on Erogocycle in Relation to Knee-Joint Angle and Drag*. Delhi: University of Delhi.
- Karshenas, M. and Stoneman, P. (1995), "Technological diffusion", in Stoneman, P. (Ed.), *Handbook of the Economics of Innovation and Technological Change*, Blackwell, Oxford, pp. 265-97.

- Katz, M.L. and Shapiro, C. (1986), "Technology adoption in the presence of network externalities", *Journal of Political Economy*, Vol. 94, pp. 822-41.
- Keeton, W.R. (2001), "The transformation of banking and its impact on consumers and small businesses", *Economic Review*, Vol. 25, p. 53.
- Kerr, S. and Newell, R. (2001), "Policy-induced technology adoption: evidence from the US lead phasedown", *Resources for the Future (RFF)*, Discussion Paper 01-14, SSRN, available at: <http://ssrn.com/abstract¼366280> (accessed 12 June 2004).
- Kimberly, J.R. (1981), "Managerial innovation", in Nystrom, P.C. and Starbuck, W.H. (Eds), *Handbook of Organizational Design*, Oxford University Press, New York, NY, pp. 84-104.
- Kleinbaum, D. G. and Klein, M. (2002) *Logistic Regression – A Self Learning Text*. New York: Springer.
- Kothari C.R. (2004), *Research Methodology; Methods and Techniques*, 2nd Revised Edition, New Age International Publisher, New Delhi, Chapter – 1, pp. 01.
- Krishnaswamy K.N., Sivakumar Iyer A., Mathirajan M. (2009), *Management Research Methodology*, 3rd Edition, Pearson Education, New Delhi, Chapter 11, pp. 288 – 290.
- Krzanowski, W. J. and Marriott, F. H. C. (1995) *Multivariate Analysis Part 2*. London: Arnold.
- Kumar, V., Aaker, D. A. and Day, G. S. (2002) *Essentials of marketing research*, 2nd edition, Wiley, New York. Chapter 3, pp. 54-59.
- Kumar, V., Aaker, D. A. and Day, G. S. (2002) *Essentials of marketing research*, 2nd edition, Wiley, New York. Chapters 2 and 3, pp. 29-66.
- Kumar, V., Aaker, D. A. and Day, G. S. (2002) *Essentials of marketing research*, 2nd edition, Wiley, New York. Chapter 5, pp. 105-149.
- Kumar, V., Aaker, D. A. and Day, G. S. (2002) *Essentials of marketing research*, 2nd edition, Wiley, Chichester, New York. Chapter 15, pp. 451-467.
- Kumar, V., Aaker, D. A. and Day, G. S. (2002) *Essentials of marketing research*, 2nd edition, Wiley, Chichester, New York. Chapter 15, pp. 451-467.
- Lerner, J. (2002), "Where does State Street lead? A first look at finance patents, 1971-2000", *Journal of Finance*, Vol. 57, pp. 901-30.
- Levene, H. (1960a) Robust tests for the equality of variance. In *Contributions to Probability and Statistics* (O. Aikin, Ed.). Stanford, CA: Stanford University Press.

- Mahajan, V., Muller, E. and Bass, F.M. (1990), "New product diffusion models in marketing: a review and directions of research", *Journal of Marketing*, Vol. 54, pp. 1-26.
- Majumdar, S.K. and Venkataraman, S. (1998), "Network effects and the adoption of new technology: evidence from the US telecommunications industry", *Strategic Management Journal*, Vol. 19, pp. 1045-62.
- Malhotra, N. K. (2004) *Marketing research: an applied orientation*, 4th edition, Prentice-Hall International, London. Chapter 11, pp. 312-339.
- Manly (1999). *Randomization, Bootstrap, and Monte Carlo Methods in Biology*. Boca Raton, FL: Chapman and Hall/CRC. Mardia, K. V., Kent, J. T., and Bibby, J. M. (1979) *Multivariate Analysis*. London: Academic Press.
- Mansfield, E. (1961), "Technical change and the rate of imitation", *Econometrica*, Vol. 29, October, pp. 741-66.
- Mansfield, E. (1968a), *The Economics of Technological Change*, Norton, New York, NY.
- Mansfield, E. (1968b), *Industrial Research and Technological Innovation: Econometric Analysis*, Norton, New York, NY.
- Mansfield, E., Rapoport, J., Romeo, A., Villani, E., Wagner, S. and Frank, H. (1977), *The Production and Application of New Industrial Technology*, Norton, New York, NY.
- Manuelli, R. and Seshadri, A. (2003), "Frictionless technology diffusion: the case of tractors", NBER Working Paper 9604, Cambridge, MA.
- Marriott, F. H. C. (1974) *The Interpretation of Multiple Observations*. London: Academic Press.
- Maxwell, S. E. and Delaney, H. D. (1990) *Designing Experiments and Analyzing Data*. Stamford, CT: Wadsworth.
- McCullagh, P. and Nelder, J. A. (1989) *Generalized Linear Models* (2nd ed). Boca Raton, FL: Chapman and Hall/CRC.
- McDonald L.M. & Thiele S.R., (2007), *Corporate Social Responsibility and Bank Customer Satisfaction; A Research Agenda*, *International Journal of Bank Marketing*, Vol. 26, No.3, pp. 170 – 182.
- McKay, R. J. and Campbell, N. A. (1982(a)) Variable selection techniques in discriminant analysis. I. Description. *British Journal of Mathematical and Statistical Psychology*, 35, 1-29.
- McKay, R. J. and Campbell, N. A. (1982(b)) Variable selection techniques in discriminant analysis. II. Allocation. *British Journal of Mathematical and Statistical Psychology*, 35, 30-41.

- Merton, R.C. (1992), "Financial innovation and economic performance", *Journal of Applied Corporate Finance*, Vol. 4 No. 4, pp. 12-22.
- Miller, M.H. (1986), "Financial innovation: the last twenty years and the next", *Journal of Financial and Quantitative Analysis*, Vol. 21 No. 4, pp. 459-71.
- Miller, M.H. (1992), "Financial innovation: achievements and prospects", *Journal of Applied Corporate Finance*, Vol. 4 No. 4, pp. 4-12.
- Mohn, N. C. (1989) 'How to present marketing research results effectively', *Marketing and Research Today*, 17 (2), pp. 115-118.
- Mohn, N. C. (1989) 'How to present marketing research results effectively', *Marketing and Research Today*, 17 (2), pp. 115-118.
- Molyneux, P. and Shamroukh, N. (1996), "Diffusion of financial innovations: the case of junk bonds and note issuance facilities", *Journal of Money, Credit and Banking*, Vol. 28, August, pp. 502-22.
- Morant, G. M. (1923) A first study of the Tibetan skull. *Biometrika*, 14, 193-260.
- Munusamy J., Chelliah S. & Mun H.W., (2010), Service Quality Delivery and its impact on Customers Satisfaction in the Banking Sector in Malaysia, *International Journal of Innovation, Management and Technology*, Vol. 1, No. 4, pp. 398 - 404.
- Mutchler, J. E. and Baker, L. A. (2004) 'A demographic examination of grandparent caregivers in the Census 2000 Supplementary Survey', *Population Research and Policy Review*, 23 (4), 359.
- Nelder, J. A. (1977) A reformulation of linear models. *Journal of the Royal Statistical Society, A*, 140, 48-63.
- Nickerson, D. and Sullivan, R.J. (2003), "Financial innovation, strategic real options and endogenous competition: theory and an application to Internet banking," Working paper WP 03-01, Payments System Research, Federal Reserve Bank of Kansas City, Kansas City, MO.
- Novince, L. (1977) The contribution of cognitive restructuring to the effectiveness of behavior rehearsal in modifying social inhibition in females. Cincinnati, OH: University of Cincinnati.
- Obay, L. (2000), *Financial Innovation in the Banking Industry: The Case of Asset Securitization*, Garland Publishing, New York, NY.
- Oster, S. (1982), "The diffusion of innovation among steel firms: the basic oxygen furnace", *Bell Journal of Economics*, Vol. 13, Spring, pp. 45-56.

- Pagano, R. R. (1990) *Understanding Statistics in the Behavioral Sciences* (3rd ed). St Paul, MN: West Publishing Co.
- Pagano, R. R. (1998) *Understanding Statistics in the Behavioral Sciences* (5th ed). Stamford, CT: Wadsworth.
- Pennings, J.M. and Harianto, F. (1992), "The diffusion of technological innovations in the commercial banking industry", *Strategic Management Journal*, Vol. 13, pp. 29-46.
- Peterson, R.A., Rudelius, W. and Wood, G.L. (1972), "Spread of marketing innovations in a service industry", *Journal of Business*, Vol. 45 No. 4, pp. 485-96.
- Piexoto, J. L. (1990) A property of well-formulated polynomial regression models. *American Statistician*, 44, 26-30.
- Pilat, D. and Lee, F. (2001), "Productivity growth in ICT-producing and ICT-using industries: a source of growth differentials in the OECD?", STI Working Paper 2001/4, OECD, Paris.
- Preacher, K. J. and MacCallum, R. C. (2003) Repairing Tom Swift's Electric Factor Analysis. *Understanding Statistics*, 2, 13-44.
- Proctor, T. (2003) *Essentials of marketing research*, 3rd edition, Financial Times Prentice Hall, Harlow. Chapter 1, pp. 17-21.
- Proctor, T. (2003) *Essentials of marketing research*, 3rd edition, Financial Times Prentice Hall, Harlow. Chapter 3, pp. 67-96.
- Proudfoot, J., Goldberg, D., Mann, A., Everitt, B. S., Marks, I. M., and Gray, J. A. (2003) Computerised, interactive, multimedia cognitive behavioural therapy for anxiety and depression in general practice. *Psychological Medicine*, 33, 217-228.
- Rabe-Hesketh, S. and Skrondal, A. (2003) *Generalized Latent Variable Modeling: Multilevel, Longitudinal, and Structural Equation Models*. Boca Raton, FL: Chapman and Hall/CRC.
- Ravichandran K., Mani B.T., Kumar S.A. and Parbhakaran S., (2010), Influence of Service Quality on Customer Satisfaction Application of Servqual Model, *International Journal of Business and Management*, Vol. 5, No. 4, pp. 117 - 124.
- Rawlings, J. O., Pantula, S. G., and Dickey, A. D. (1998) *Applied Regression Analysis*. New York: Springer.
- Rees, J., Briggs, R. and Oakey, R.P. (1984), "The adoption of new technology in the American machinery industry", *Regional Studies*, Vol. 18, pp. 489-504.

- Reynolds, N. L., Simintiras, A. C. and Diamantopoulos, A. (2003) 'Theoretical justification of sampling choices in international marketing research: Key issues and guidelines for researchers', 34 (1), 80.
- Robertson, T.S. and Wind, Y. (1980), "Organizational psychographics and innovativeness", *Journal of Consumer Research*, Vol. 7, June, pp. 24-31.
- Rogers, E.M. (1983), *Diffusion of Innovations*, 3rd ed., Free Press, New York, NY.
- Rose, N.L. and Joskow, P.L. (1990), "The diffusion of new technologies: evidence from the electric utility industry", *Rand Journal of Economics*, Vol. 21, pp. 354-73.
- Rossman, A. (1996) *Workshop Statistics: Discovery with Data*. New York: Springer Verlag.
- Rothschild, A. J., Schatzberg, A. F., Rosenbaum, A. H., et al. (1982) The dexamethasone suppression test as a discriminator among subtypes of psychotic patients. *British Journal of Psychiatry*, 141, 471-474.
- Saloner, G. and Shepard, A. (1995), "Adoption of technologies with network effects: an empirical examination of the adoption of automated teller machines", *Rand Journal of Economics*, Vol. 26, Autumn, pp. 479-501.
- Sartwell, P. E., Mazi, A. T., Aertles, F. G., et al. (1969) Thromboembolism and oral contraceptives: an epidemiological case-control-study. *American Journal of Epidemiology*, 90, 365-375.
- Saunders, M., Lewis, P. and Thornhill, A. (2003) *Research methods for business students*, 3rd edition, Financial Times Prentice Hall, Harlow, Chapter 6, pp. 150-184.
- Schindler Pamela S., Cooper Donald R. (2009), *Business Research Methods*, 9th Edition, Tata McGraw-Hill Publishing Company Limited, New Delhi, Chapter 19, pp. 429 – 436.
- Schmidt, U., Evans, K., Tiller, J., and Treasure, J. (1995) Puberty, sexual milestones and abuse: How are they related in eating disorder patients? *Psychological Medicine*, 25, 413-417.
- Schoenfeld, D. A. (1982) Partial residuals for the proportional hazards regression model. *Biometrika*, 39, 499-503.
- Sharma, S. (1993), "Behind the diffusion curve: an analysis of ATM adoption", Working Paper 686, Department of Economics, University of California, Los Angeles, CA.
- Siddiqui, K.O., (2011), Interrelations between Service Quality Attributes, Customer Satisfaction and Customer Loyalty in the Retail Banking Sector in Bangladesh, *International Journal of Business Management*, 6 (3), pp. 12 – 36

- Siegel, D. (1990), *Innovation and Technology in the Markets: A Reordering of the World's Capital Market System*, Probus, Chicago, IL.
- Silber, W. (1975), *Financial Innovation*, Lexington Books, Lexington, MA.
- Sinha, R.K. and Chandrashekrn, M. (1992), "A split hazard model for analyzing the diffusion of innovations", *Journal of Marketing Research*, Vol. 29 No. 1, pp. 116-27.
- Smolny, W. (2003), "Determinants of innovation behavior and investment estimates for West-German manufacturing firms", *Economics of Innovation and New Technology*, Vol. 12 No. 5, pp. 449-63.
- Souitaris, V. (2002), "Firm-specific competencies determining technological innovation: a survey in Greece", *R&D Management*, Vol. 32 No. 1, pp. 61-77.
- Spicer, C. C., Laurence, G. J., and Southall, D. P. (1987) Statistical analysis of heart rates and subsequent victims of sudden infant death syndrome. *Statistics in Medicine*, 6, 159-166.
- SPSS Inc. (2001a) *SPSS 11.0 Advanced Models*: Englewood Cliffs, NJ: Prentice Hall.
- SPSS Inc. (2001b) *SPSS 11.0 Regression Models*: Englewood Cliffs, NJ: Prentice Hall.
- SPSS Inc. (2001c) *SPSS 11.0 Syntax Reference Guide*: Englewood Cliffs, NJ: Prentice Hall.
- SPSS Inc. (2001d) *SPSS Base 11.0 for Windows User's Guide*: Englewood Cliffs, NJ: Prentice Hall.
- Srivastava A.K. & Chatterjee P., (2011), An analytical study of commercial banking services & customer satisfaction with special reference to s. B. I. Gorakhpur, *Journal of Bank Marketing*, pp. 136 - 142.
- Sudman, S. and Blair, E. (1999) 'Sampling in the twenty-first century', *Academy of Marketing Science*, 27 (2), 269.
- Tarone, R. E. and Ware, J. (1977) On distribution free tests for equality of survival distributions. *Biometrika*, 64, 156-160.
- Therneau, T. M. and Grambsch, P. M. (2000) *Modeling Survival Data*. New York: Springer.
- Therneau, T. M., Grambsch, P. M., and Fleming, T. R. (1990) Martingale-based residuals for survival models. *Biometrika*, 77, 147-160.
- Thomas, A. B. (2004) *Research skills for management studies*, Routledge, London, Chapter 2, pp. 34-53 and chapter 5, pp. 70-88.

- Trochim William M.K. (2009) *Research Methods*, 2nd Edition, Biztantra, New Delhi, Chapter 2, pp. 42 – 46
- Uma Sekaran, (2007), *Research Methods for Business; A Skill Building Approach*, 4th Edition, Wiley India Edition, New Delhi, Chapter 9, pp. 203 – 206.
- V Bartram, P. (2000) Presentations and report writing. In *A handbook of market research techniques* (Ed: Birn, R.) Kogan Page, London, pp. 541-558.
- Webb, J. R. (2002) *Understanding and designing market research*, 2nd edition, Thomson Learning, London. Chapter 3, pp. 31-45.
- Wechsler, D. (1974) *Wechsler Intelligence Scale for Children – Revised*. New York: Psychological Corp.
- Wilson, A. M. (2003) *Marketing research: an integrated approach*, Financial Times Prentice Hall, Harlow. Chapter 10, pp. 231-246.
- Wilson, A. M. (2003) *Marketing research: an integrated approach*, Financial Times Prentice Hall, Harlow. Chapter 10, pp. 231-246.
- Witkin, H. A., Oftman, P. K., Raskin, E., and Karp, S. A. (1971) *Group Embedded Figures Test Manual*, Palo Alto, CA: Consulting Psychologist Press.
- Wyndham, J. and Goosey, R. (1997) 'It is time we started using statistics!' *Journal of the Market Research Society*, 25 (4), p. 244.
- Yoffie, A., J. (1998) 'The 'sampling dilemma' is no different on-line', *Marketing News*, 32 (8), p. 16.
- Zikmund William G. (2011) *Business Research Methods*, 7th India Edition, Cenage Learning India Private Limited, New Delhi, Chapter 17, pp. 401 – 415.