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Title of the Thesis : **E-BANKING : CHALLENGES & FUTURE**

## **ABSTRACT**

Information technology is fundamentally changing the banking industry worldwide. The advent of internet banking offers banking firms a new frontier of opportunities and challenges. An understanding of how challenges, demographic characteristics, social factors, and consumer perceptions and attitudes towards internet banking affecting the adoption of internet banking can allow banks to create solutions and plans to attract consumers to their internet banking services, thus enabling them to gain a greater share in the banking market. In India little is known and understood about the emergence of internet banking even though this is now beginning to represent an important share of the banking market. This is because internet banking is a new industry here, and so consumer acceptance and use of internet banking is still limited. To date very little research has been conducted into challenges of adoption of internet banking, and so therefore there is a need for a study such as this.

This research investigates attitudes of banking customers in India, specifically in New Delhi and NCR region, towards the adoption of internet banking. A research framework was used to identify factors leading to challenges that facing the adoption of internet banking. This thesis has reviewed current literature and opinions about this innovative banking technology. It has also reviewed the factors, including consumer demographic characteristics, consumer perceptions toward internet banking characteristics and social influences that affect consumer adoption of this mode of banking, and how it can be measured and reviewed the challenges of internet banking adoption from banks and also government side.

It is also explains the methodology used in conducting 300 interviews to obtain primary information for this study. This study presents both the results of the 300 interviews and the analysis of these results, with graphs and figures to determine the extent that the factors studied influence customer adoption of internet banking. The hypotheses of this research were tested with a chi-square test and independent sample t-test. A chi-square test was used to test for relationship between consumers' demographic characteristics and the adoption of internet banking. An independent sample t-test was used to test differences between users and non-users in terms of their perceptions of internet banking.