



**T. A. PAI MANAGEMENT INSTITUTE
MANIPAL - 576104**

Research Seminar

**“Adoption of Technology-Enabled Banking Self-Services:
Antecedents and Consequences”**

Speaker

Prof. Joshua A. J.

Manipal Institute of Management, Manipal University

1.45 p.m. Oct 28 2009, Classroom No. F2, TAPMI New Campus

All are invited

Abstract

Worldwide the way in which banks deliver services has undergone a paradigm shift with the banks increasingly going in for electronic provisioning of services in the self-service mode through various electronic channels. There is a gap in the understanding of how Indian bank customers perceive the services delivered through these self-service delivery channels, the level of satisfaction of the users, factors that aid the adoption and adoption levels of services delivered through these channels and the reasons why the non-users of these services are unwilling to adopt them. This study is intended to fill this gap.

As the customers use these electronic channels in a complimentary manner, an attempt has been made in the study to understand the multi-channel adoption levels of users through studying the extent of usage of electronic banking channels in a cumulative manner. The implications of the study could be of immense use to the banks pertaining to the identification of the suitable target segments for these services and devising strategies for expanding the usage of these services among their customers. The models developed in the study could perhaps give directions to future researches in this domain.

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