

## ABBREVIATIONS USED

<b>ANOVA</b>	Analysis of Variance
<b>ATM</b>	Automated Teller Machine
<b>CBS</b>	Core Banking Solution
<b>CCIL</b>	Clearing Corporation of India Ltd
<b>CDI</b>	Client Device Identification
<b>CERT</b>	Computer Emergency Response Team
<b>CFES</b>	Centralised Funds Enquiry System
<b>CFMS</b>	Centralised Funds Management System
<b>CFTS</b>	Centralised Funds Transfer System
<b>COM</b>	Competency of the bank
<b>CORE</b>	Centralised Online Real time Exchange
<b>COS</b>	Cost aspect
<b>CPSSBT</b>	Common problems in SSBT
<b>CRM</b>	Customer Relationship Management
<b>CTS</b>	Cheque Truncation System
<b>DNS</b>	Deferred Net Settlement
<b>DoI</b>	Diffusion of Innovation
<b>DT</b>	Demonstrability & Trialability
<b>EC</b>	Economical
<b>ECO</b>	Economic Aspects
<b>ECS</b>	Electronic Clearing Systems
<b>EDU</b>	Educating the customers
<b>EDU</b>	Educating the Customers
<b>EF</b>	Efficiency
<b>EFF</b>	Efficiency of the Bank
<b>EFT</b>	Electronic Fund Transfer
<b>EUATM</b>	Extent of use of ATM
<b>EUIB</b>	Extent of use of IB
<b>EUMB</b>	Extent of use of MB
<b>EUSSBT</b>	Extent of use of SSBT total
<b>IB</b>	Internet Banking
<b>ICT</b>	Information and Communication Technology
<b>IDRBT</b>	Institute for Development and Research in Banking Technology
<b>IFSC</b>	Indian Financial System Code
<b>IMPS</b>	Inter Bank Mobile Payment Service
<b>INA</b>	Inaccessibility
<b>INE</b>	Inertia
<b>INF</b>	Information provided by the bank
<b>INFINET</b>	Indian Financial NET work
<b>ITeS</b>	Information Technology Enabled Services
<b>LH</b>	Lack of human touch
<b>LK</b>	Lack of knowledge

<b>MB</b>	Mobile Banking
<b>MMID</b>	Mobile Money Identifier
<b>NECS</b>	National Electronic Clearing System
<b>NEFT</b>	National Electronic Funds Transfer
<b>NGB</b>	New Generation Banks
<b>NPCI</b>	National Payments Corporation of India ( <a href="http://www.npci.org.in">www.npci.org.in</a> )
<b>NPN</b>	No perceived need
<b>OLTAS</b>	On line Tax Accounting System
<b>OPB</b>	Old Private Sector Banks
<b>PATM</b>	Problems of ATM
<b>PC</b>	Personal Computer
<b>PEOU</b>	Perceived Ease Of Use
<b>PIB</b>	Problems of Internet Banking
<b>PIN</b>	Personal identification number
<b>PMB</b>	Problems of Mobile Banking
<b>POUATM</b>	Purpose of using ATM
<b>POUIB</b>	Purpose of using IB
<b>POUMB</b>	Purpose of using MB
<b>POUSSBT</b>	Purpose of using SSBT total
<b>PS</b>	Privacy & Security
<b>PSB</b>	Public Sector Banks
<b>PU</b>	Perceived Usefulness
<b>RECS</b>	Regional Electronic Clearing System
<b>RIS</b>	Risks involved
<b>RT</b>	Reliability & Trust
<b>RTGS</b>	Real Time Gross Settlement System
<b>SBI</b>	State Bank of India
<b>SBT</b>	State Bank of Travancore
<b>SFMS</b>	Structured Financial Messaging System
<b>SMS</b>	Short Message Service
<b>SMSC</b>	Short Message Service Centre
<b>SSBT</b>	Self Service Banking Technology
<b>SST</b>	Self Service Technology
<b>SUP</b>	Supporting Factors
<b>SWIFT</b>	Society of Worldwide Interbank Financial Telecommunication
<b>TAM</b>	Technology Acceptance Model
<b>TBA</b>	Total Bank Automation
<b>TRA</b>	Theory of Reasoned Action
<b>TRI</b>	Technology Readiness Index
<b>WAN</b>	Wide Area Network
<b>WEB</b>	Website of the bank
<b>WLA</b>	White Label ATM
<b>WOM</b>	Word of Mouth