

LIST OF ABBREVIATIONS

AGFI	Adjusted Goodness of Fit Index
AMOS	Analysis of MOment Structures
ANOVA	Analysis of Variance
ATM	Automated Teller Machine
AVE	Average Variance Extracted
CBS	Core Banking Solutions
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CR	Composite Reliability
CSE	Computer Self-Efficacy
DTPB	Decomposed Theory of Planned Behavior
ECS	Electronic Clearing Services
EDGE	Enhanced Data GSM Environment
EFA	Exploratory Factor Analysis
GFI	Goodness of Fit Index
GPRS	General Packet Radio Services
ICT	Information and Communication Technologies
IDC	International Data Corporation
IDRBT	Institute for Development and Research in Banking Technology
IDT	Innovation Diffusion Theory
IMAI	Internet and Mobile Association of India
IMPS	Inter-bank Mobile Payment Service
INFINIT	Indian financial Network
IS	Information Systems
ITU	International Telecommunication Union
KMO	Kaiser-Meyer-Olkin
MM	Motivational Model
MPCU	Model of PC Utilization
NEFT	National Electronic Fund Transfer

NFC	Near-Field Communication
NFI	Normed Fit Index
NFS	National Financial Switch
NNFI	Non-Normed Fit Index
NPCI	National Payment Corporation of India
PCA	Principal Component Analysis
PDA	Personal Digital Assistant
PEOU	Perceived Ease of Use
RBI	Reserve Bank of India
RMR	Root Mean Square Residual
RMSEA	Root Mean Square Error of Approximation
RTGS	Real Time Gross Settlement
SBI	State Bank of India
SCT	Social Cognitive Theory
SEM	Structural Equation Modeling
SFMS	Structured Financial Management System
SI	Social Influence
SMS	Short Messaging Services
SPSS	Statistical Package for Social Sciences
SST	Self-Service Technologies
SWIFT	Society for Worldwide Inter-bank Financial Telecommunication
TAM	Technology Acceptance Model
TLI	Tucker-Lewis Index
TPB	Theory of Planned Behavior
TRAI	Telecom Regulatory Authority of India
TTF	Task-Technology Fit Model
UTAUT	Unified Theory of Acceptance and Use of Technology
VIF	Variance Inflation Factor
WAP	Wireless Application Protocol