“The role of e-banking as a marketing tool”

AUTHORS	Maurice Ayuketang Nso https://orcid.org/0000-0002-5810-2355

ARTICLE INFO	Maurice Ayuketang Nso (2018). The role of e-banking as a marketing tool. *Innovative Marketing* , *14*, 56-65. doi:10.21511/im.14(4).2018.05
DOI	http://dx.doi.org/10.21511/im.14(4).2018.05
RELEASED ON	Saturday, 22 December 2018
RECEIVED ON	Friday, 06 April 2018
ACCEPTED ON	Wednesday, 12 December 2018

LICENSE	This work is licensed under a Creative Commons Attribution 4.0 International License

JOURNAL	"Innovative Marketing "
ISSN PRINT	1814-2427
ISSN ONLINE	1816-6326
PUBLISHER	LLC “Consulting Publishing Company “Business Perspectives”
FOUNDER	LLC “Consulting Publishing Company “Business Perspectives”

NUMBER OF REFERENCES	NUMBER OF FIGURES	NUMBER OF TABLES
11	2	4

© The author(s) 2026. This publication is an open access article.

BUSINESS PERSPECTIVES

LLC "CPC "Business Perspectives"
Hryhorii Skovoroda lane, 10, Sumy, 40022, Ukraine

www.businessperspectives.org

Maurice Ayuketang Nso (Cameroon)

THE ROLE OF E-BANKING AS A MARKETING TOOL

Abstract

Banks and financial services providers can make use of electronic tools in marketing their products and services. The role of e-banking as a marketing tool has not generated a lot of interests by scholars and researchers in this area. This paper examines and discusses the usage of e-banking in marketing the products and services of banks. It illustrates that e-banking could be used for marketing by banks, financial institutions and services providers, and other businesses. Putting together techniques on e-banking, marketing and technology, there is a favorable tri-existence of cross and up selling, cross-marketing and cross cost cutting advantages for financial services providers using e-banking tools in marketing activities. Using Chi-square technique to test the hypothesis, the paper affirms that e-banking can be used as a marketing tool in marketing the products and services of banks and financial services providers. Three questions were ditched out to students who have at least studied a course in e-banking, marketing of financial services and/or researched on digital banking, thus underlining the respondents' acquaintances with and knowledge in e-banking concepts as key in the research. Students – of course young, whatsapps and Google classroom media used to collect data are attributes that entertain favorably the application of e-banking as marketing tool.

Keywords banks, e-banking, e-banking services, financial services, marketing tools

JEL Classification G20, G29, M31, M39

INTRODUCTION

Digital or the modern new economy sphere combines economy of globalization and information technology applications in economics, business, banking, marketing and management. Roozbahani et al. (2015) associated electronic commerce and electronic banking to form vital aspects of the new modern economy. Electronic banking termed as e-banking provides banking services to customers without time, space and geographical bounds using electronic means such as ATMs, internet, websites, cards, phones, computers, etc. Digitalization has contributed to a significant change in social, environmental and economic landscapes. The opposition to digitalization is the way traditional banking, marketing and working activities are auto designed and structured in such a way that work starts at 8:00 a.m. and closes at 5:00 p.m. in most if not all parts of the world. This art limits the traditional marketing function and activities that are time, space and geographical bound. The modern world is innovative and fast changing almost entirely driven by technology, thus affecting the way we do things. The modern age tools have an influence on the way we should shop – market and sell goods, do business, conduct research, learn, store information and compete, etc. In general, businesses that fail or shy to admit the new digital environment are exposed to the risk of societal exclusion. Thus, they would be unable to market themselves and sell their products and services irrespective of the esteem product quality they could possess. Marketing tools aim at advertising, communicating and selling products and services of firms. This paper ex-

Received on: 6th of April, 2018
Accepted on: 12th of December, 2018

© Limited Liability Company "Consulting Publishing Company "Business Perspectives", 2018

Maurice Ayuketang Nso, Assistant Lecturer, Department of Banking and Finance, Catholic University Institute of Buea (CUIB), Cameroon.

http://dx.doi.org/10.21511/im.14(4).2018.05

amines and discusses aspects that e-banking could serve and its usage as a marketing tool for marketing and selling the products and services of banks. In traditional banking marketing, we talk of contact marketing, while for online-banking or e-banking models, we talk of virtual marketing.

1. PROBLEM STATEMENT

Despite the wide and wild usage and acceptance of e-banking in the world, little literature exists on the usage of e-banking as a marketing device for banks and financial services providers. Roozbahani et al. (2015) investigated the role of e-payment tools and e-banking in customer satisfaction, while Otu Offei and Nuamah-Gyambrah (2016) examined the contribution of electronic banking to customer satisfaction. Neither of the papers mentioned the role of e-banking in the marketing of banking and financial services. The development of marketing in the financial services industry was generally slow not until early 2000s. E-banking provides an opportunity for new and rapid change in the dimensions of marketing of financial services. The financial service industry operates in a high deal business, where the nature of the buyers and sellers' interactions and the establishment of long-term relationship based on confidence and trust have real implications for the successful retention of customers and recruitment of new ones. Now the question is whether e-banking can be considered (used) as a marketing tool for banks, financial institutions and services providers, and other businesses? In other words, is there any possibility of the usage of e-banking as a marketing tool in marketing the products and services of banks? Should e-banking be considered as a useful marketing tool, there are enormous benefits that e-banking is not time, space and geographical bound and it saves time, cost and stress (Nso, 2018).

2. LITERATURE REVIEW

2.1. E-banking services and tools contextualized

According to Shah and Clarke (2009), the following formed core of e-banking services; account access, balance consultation and transfer, bill presentment and payment, business banking services, advanced email systems, personalized content management tools, accounts aggregation, electronic funds transfers, P. 23 and to including e-alerts and e-receipts. E-alerts are electronic statements, texts and messages sent to customers to update them on their account situation. E-alerts are usually very short, direct and very informative and punctual. E-receipts are electronic texts and messages to confirm payments made.

An earlier work by Nso (2018) and Debendra (2014) jointly numerated and elaborated on e-banking tools, which include internet, web, home, telephone, computer, laptop, i-pads, ATMs, Point of Sale (POS) systems, digital television. These tools made it possible for customers to make withdrawals, transfer funds, pay bills, request and view accounts statements. Facts that agreed with Abu-Shanab et al. (2010) assessed that multichannel banking had made customers not to limit e-banking transactions only through the usage of ATMs and telephones.

According to Money Matters/Accountlearning.com (n.d.), the differences between traditional banking and e-banking lie in physical presence, time, accessibility, security, finance control, expensive, cost, customer service, contact and marketing. In order to underline the marketing difference, traditional banking requires that customers or bank staff visit(s) the bank or the customer to respectively inquire or preach the bank products on a face to face contact, while, on the other hand, e-banking marketing would require no need for the customer to visit the bank or have the bank staff to preach the bank products on face to face contact. Information about bank products could be easily sent via e-mails and e-alerts or through any digital marketing tools.

2.2. Marketing tools

Marketing tools are methods used in communicating, promoting and selling goods and services. Businesses that sell goods make varied use of mar-

keting tools to advertise and communicate information to kindle potential interest and motivate buying behavior and action. According to Etree (2018), an integrated marketing approach applies several tactics to engage customers and build business. Some examples of marketing tools include the following:

2.2.1. *Traditional media*

2012 Edelman Trust Barometer survey ascertains that despite the high cost associated with advertising using traditional media (banners, billboards, newspapers, magazines, radio, newspapers, telephones contact list, brochures, business cards and press keys and cachets), there are still the most trusted information sources.

2.2.2. *Non-traditional media*

These include digital and social media, target and mass emailing, promotional videos. These media make se of computers and software applications, search engine optimization (SEO), mobile devices, online interactive tools, opt-in emails, blogging, tweeting, sharing, posting, pinning, tagging, u-tubing, Facebook, whatsapping and video sharing, ATM display screens, phone e-texting and website viewing and posting etc.

Marketing tools do not work in disarray with the marketing mix – promotion, price, place and product. A product is anything that can be offered to a market for attention, acquisition or consumption that might satisfy a want or need (Kotler & Armstrong, 1997). The requirement of a place may deter the effective utilization of e-banking in marketing activities of banks. This logic is cancelled out with the physical presence of traditional banks unlike online banks.

In order to conclude, in marketing studies, we have heard of the 4As, which are Affordability, Accessibility, Acceptability and Availability. These could be expanded to agree with Madhukar's (1990) proposal on the 7Ps of banking marketing, which include Product, Price, Place, Promotion, People, Process, and Physical Evidence. Most if not all these 7Ps are inclusive in the literature on marketing tools.

3. AIM AND HYPOTHESES

This paper aims to ascertain the knowledgeability of people on the usage of e-banking as a marketing tool and to discuss the possibility of e-banking to serve as a marketing tool for banks, financial institutions and services providers and other businesses. In this paper, the following hypotheses shall be tested:

H0: *E-banking usage and marketing of the services of banks are independent.*

Ha: *E-banking usage and marketing of the services of banks are not independent.*

4. METHODOLOGY

Three questions were thrown to university students who have at least studied a course on e-banking, marketing of financial services and or researched on digital banking using WhatsApp's social media and Google classroom questions functionality and the responses were recorded and analyzed. The first two questions were closed-end and centered on the role of e-banking as a marketing tool to test the knowledgeability of the students on the possibility of the usage of e-banking as a marketing tool in marketing the services of banks, and the final question was open-ended to permit wide opinions from the respondents to justify the reasons for the choice of answers in the close-ended questions. The choice of selecting and preference of students with knowledge on e-banking course, marketing of financial services course and/or researched on digital banking was made over real time practicing bankers from banks and financial services providers for reasons that the students have at least good and sound knowledge on e-banking functionalities from their learnings and would be eager to apply their skills, secondly, they are all young, adventurous, and technologically exposed, equipped and learned, and finally it was convenient for both the students (to submit their responses at any time within the short timeframe) and the researcher (to monitor the response rate and collect the data at any time). These features all favor the effective implementation of any e-banking models. Further the respondents were accessible and reachable without time, space

http://dx.doi.org/10.21511/im.14(4).2018.05

and geographical bounds. Thus, saving time and cost to the researcher and respondents. Using WhatsApp's social media and the Google classroom questions functionality a high response rate of 87.5% was recorded within two days, thus representing 35 respondents out of the targeted 40.

Chi-square test is being used to test the research hypothesis H_0: E-banking usage and marketing of the services of banks are independent. Chi-square test is found adequate for this study, because the two close-ended questions provided two data sets: one on the marketing of the services of banks and the second set on the usage of e-banking in the marketing of banking services. Thus, enabling the cross tabulation of marketing, the services of the bank and usage of e-banking to ascertain whether e-banking can be used as a marketing tool.

5. RESULTS

5.1. E-banking as a marketing tool

In order to examine e-banking as a marketing tool, two questions were surveyed, and the results of the analysis are presented on tables and pie charts and conclusions and comments were drawn without further inferences.

5.1.1. Can e-banking be used as a marketing tool in marketing the services of banks?

Out of 35 respondents, 34 said "yes" that e-banking can be used as a marketing tool in marketing the services of banks, thus giving a percentage of 97%, while 3% of the sample population stated "maybe". Obviously, no respondent said "no", as shown in Table 1. Thus, there is a knowledgeable awareness that e-banking can be used to market the services of banks as measured by the large size of the proportions of "yes" score of 97%, as shown in the pie chart in Figure 1.

Table 1. Can e-banking be used as a marketing tool in marketing the services of banks?

Responses	Number	Percentage (%)
Yes	34	97
No	0	0
Maybe	1	3
Total	35	100

5.1.2. Is there any possibility of the usage of e-banking as a marketing tool?

In order to assess the other side of the coin, if there exists any possibility for the usage of

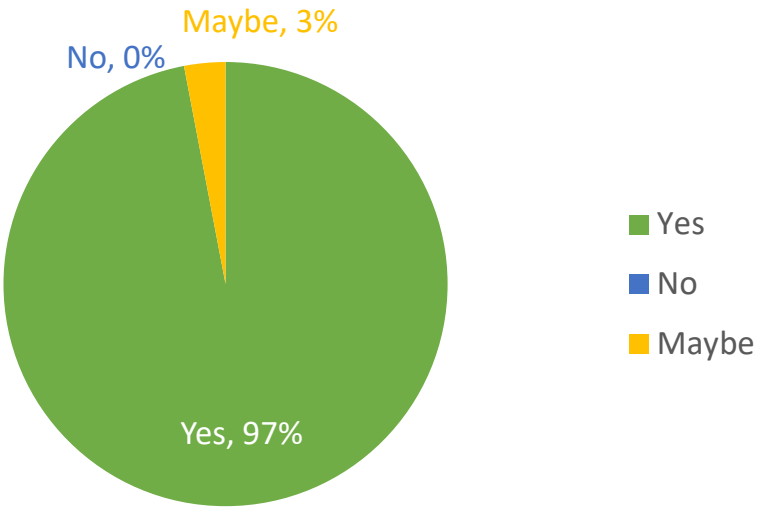

Figure 1. Percentage (%) of respondents on the role of e-banking as a marketing tool in marketing the services of banking

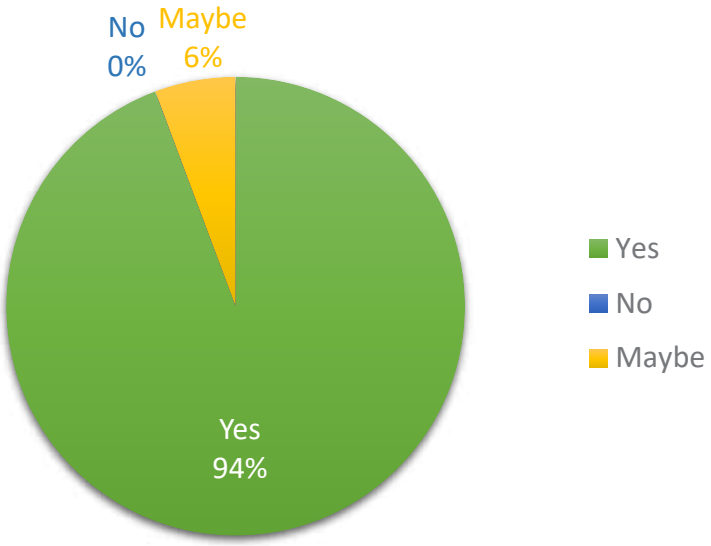

Figure 2. Percentage (%) of respondents on the possibility of the usage of e-banking as a marketing tool

e-banking tool, 94.3%, that is, 33 out of 35 of the sample population attested to the fact that it is possible to use e-banking as a marketing tool, while 5.7%, that is, 2 out of the 35 respondents said "maybe" and no respondent was able to disagree on the possibility of the usage of e-banking as a marketing tool as shown in Table 2 and Figure 2.

Table 2. Is there any possibility of the usage of e-banking as a marketing tool?

Responses	Number	Percentage (%)
Yes	33	94.3
No	0	0
Maybe	2	5.7
Total	35	100

5.2. Justification of the role of e-banking as a marketing tool

In order to justify the role of e-banking as a marketing tool, respondents were asked to provide reasons on their thoughts on e-banking usage as a marketing tool by banks. Their feedbacks are ranked in Table 3.

From Table 3, 24 respondents indicated that e-banking can be used to create easy awareness (advertisement) of banking services giving the percentage score of 14% out of a possible 175 options, 21 respondents indicate e-banking can be used for communication, 18 respondents said e-banking is accessible and affordable, 16 respondents pointed e-banking can be used in promoting contents and making publicity, 15 respondents said convenience, while 13 respondents pointed that e-banking can have an added value on the bank products and services. 12 respondents said e-banking can be used in frequently posting of digital signage of the bank products and services, while 10 respondents stated that e-banking can be used for broadcasting the same messages across all channels at the same time to different users or beneficiaries. From the respondent's responses, it is obvious that if e-banking can be used as a marketing tool, at least 14 uses can be derived by banks that can afford using e-banking for marketing their products and services.

On the other hand, Table 3 also showed the number of doubting respondents who stated that "maybe" e-banking can be used as a marketing tool. The reasons provided by the doubters were: one respondent stated that some banks and financial

http://dx.doi.org/10.21511/im.14(4).2018.05

Table 3. Reasons to justify: can E-banking be used as a Marketing Tool?

Ranking	Reasons	Frequency	Percentage (%)
	Role of E-Banking as a marketing tool		
1	Create easy awareness (advertisement)	24	14
2	Communication	21	12
3	Accessible and affordable	18	10
4	Promoting content and publicity	16	9
5	Convenience	15	9
6	Added value to the bank	13	7
7	Posting digital signage at regular intervals	12	7
8	Broadcasting the same messages across all channels	10	6
9	Easy to understand	10	6
10	Used by all if not most individuals	10	6
11	Fitting the mobile experience with responsive design	8	5
12	Beauty of the web design and content	4	2
13	Measures of security and privacy of accounts	3	2
14	Saves time	2	1
15	Others: activity review, report, content management, news briefs and service updates, etc.	7	4
Sub-total		173	99
	E-banking may be a marketing tool		
1	Lack of knowledge and its usage as marketing tool by banks and financial institutions	1	1
2	Never seen how e-banking is being used to market banking services	1	1
Sub-total		2	1
Total		175	100

institutions lack knowledge on e-banking and its usage as a marketing tool and another one respondent stated that she has never seen or experience how banks used e-banking in marketing their products and services.

5.3. Hypotheses testing

The research hypotheses this paper seeks to evaluate are:

H0: E-banking usage and marketing of the services of banks are independent.

Ha: E-banking usage and marketing of the services of banks are not independent.

Pearson Chi-square was used to analyze the data from two different, but similar survey questions. It was easy to decide to deploy Chi-square, because the questionnaire provided three possible options: "yes", "no" or "maybe". Respondents' choices were entered in "yes" or "maybe" with no score on "no", thus making the data for "no" responses to be zero or not valid for further examination. The Chi-square was found worthy in application in testing the hypothesis assessable through the two close-ended questions: one on the marketing of the services of banks and the second on the usage of e-banking in the marketing of banking services. This facilitated cross tabulation of marketing the services of the bank and usage of e-banking to ascertain whether e-banking can be used as a marketing tool.

The statistical test was found to be significant, thus rejecting the null hypothesis H_0: E-banking usage and marketing of the services of banks are independent, while accepting the alternate hypothesis H_a: E-banking usage and marketing of the services of banks are not independent. Thus, confirming that a relationship exists between e-banking usage and marketing of the services of banks, thus confirming that e-banking can be used as a marketing tool. The Chi-square tests results are shown in Table 4.

Table 4. Statistical test: Chi-square

Test statistics

Marketing the services of the bank		
N	Valid	35
	Missing	0
Mean		1.9714
Median		2.0000

Marketing the services of the bank

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Maybe	1	2.9	2.9	2.9
	Yes	34	97.1	97.1	100
	Total	35	100	100	–

Usage of E-banking		
N	Valid	35
	Missing	0
Mean		1.9429
Median		2.0000

Usage of E-banking

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Maybe	2	5.7	5.7	5.7
	Yes	33	94.3	94.3	100.0
	Total	35	100	100	–

Case processing summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Marketing the services of the banks * Usage of E-banking	35	100	0	0	35	100

Marketing the services of banks * usage of e-banking cross tabulation

			Usage of E-banking		Total
			Maybe	Yes	
Marketing the services of the banks	Maybe	Count	0	1	1
		Expected count	.1	.9	1.0
	Yes	Count	2	32	34
		Expected count	1.9	32.1	34.0
Total		Count	2	33	35
		Expected count	2.0	33.0	35.0

Chi-Square tests

	Value	df	Asymp. sig. (2-sided)	Exact sig. (2-sided)	Exact sig. (1-sided)
Pearson Chi-square	87.062a	1	.001	–	–
Continuity correctionb	68.230	1	.003	–	–
Likelihood ratio	62.119	1	.730	–	–
Fisher's exact test	–	–	–	.001	.001
Linear-by-linear association	82.061	1	.002	–	–
N of valid cases	35	–	–	–	–

Notes: a. 0 cells (0%) have expected count less than 5. The minimum expected count is .06. b. Computed only for a 2x2 table.

http://dx.doi.org/10.21511/im.14(4).2018.05

6. DISCUSSION

First, e-banking can be used as a marketing tool in marketing the services of banks and financial services providers. The overwhelming 97% affirmation is confirmation on the knowledgeability of e-banking as a marketing tool. The doubting 3% is obvious as only few banks are making use of e-banking in marketing their services. If e-banking can be used as a marketing tool by banks, then, it can comfortably be used by other financial services providers to include mobile telecommunication firm. A good example is MTN Cameroon, which after receiving and ending a phone call an electronic message popup on your phone screen, thus promoting publicity with a display readable massage that you can comfortably link your mobile money account to your bank account and funds can be moved between your mobile money account and your bank account at convenience. Convenience and publicity are features and attributes that 15 and 16, respectively, respondents pointed at, representing a 9% each of 175 responses that e-banking usage as a marketing tool will offer.

Second, for banks, which are yet to start using e-banking as a marketing tool, there exist a possibility of the usage of e-banking in marketing their services. This affirmation is assured by the 94% of respondents, which affirm to this possibility. It is possibility for the ATM machine of a bank to constantly display alternating messages that detail the banks products and services offered to customers, thus broadcasting the same messages across all channels. It is also possible that each time banks send an e-statement or e-alert to their clients can comfortably attached the list of their new innovative products, services and their prices. This will go a long way to create easy awareness (advertisement) and add value to the bank. Creating awareness or advertisement, added value to the bank and broadcasting the same messages across all channels are parts of the attributed that the respondents associated with the usage of e-banking as a marketing tool and coincidently advertisement and value addition are drivers of marketing functional responsibilities.

As shown in Table 3, there are at least 14 uses of e-banking as a marketing tool in marketing the services of banks. There are create easy awareness (advertisement), communication, accessible and affordable, promoting content and publicity, convenience, added value to the bank, posting frequently and regularly digital signage, broadcasting the same messages across all channels, easy to understand, used by all if not most individuals, fitting the mobile experience with responsive design, beauty of the web design and content, measures of security and privacy of accounts, saves time, and to including others like activity review, report, content management, news briefs and service updates, etc. Some of these usage tally with some points made by Nigudge and Pathan (2014). Although some of these listed points formed the uses of marketing in any business, the top 10 uses of e-banking as a marketing tool as ranked in Table 3, overlaps the core 4 As (Acceptability, Affordability, Availability and Accessibility) and the 7Ps (Product, Price, Place, Promotion, People, Process, and Physical Evidence) of marketing, thus e-banking can comfortably be deployed as a marketing tool by banks and businesses.

There exist doubting minds in the restful usage of E-banking in marketing financial services. The doubts are the result that less that 6% of the respondents pointed that they were not sure all banks have the knowledge and awareness that e-banking can be used to perform marketing activities, and some stated further they were yet to see banks applying this innovative marketing tool in practice in marketing and selling financially services. This could be true as till this modern banking age not all financial houses and services providers make use of e-banking tools in their banking operations and processes.

In order to ascertain the affirmation that e-banking can be used as marketing tool, Chi-square test results, which are significant, found an association between marketing of the services of banks and the usage of e-banking as a marketing tool, thus rejecting the null hypothesis that e-banking can't be used as a marketing tool. This test could be used to clear the opinions of doubters on the usage of e-banking in marketing the services of financial firms.

The use of e-banking tools to market bank products will automatically lead to the already

existing word e-marketing. E-marketing (electronic marketing), also known as internet marketing, web marketing, digital marketing, online marketing or virtual marketing, is the process of marketing a product or service using the internet without a face-to-face contact the marketing personnel. E- Marketing includes marketing done on the Internet, via e-mail and wireless media. It uses a range of technologies to help connect businesses to their customers. E-marketing has the following advantages, which can also be attributed to e-banking; Fast result of marketing campaign, reduction of marketing campaign cost as the marketing is done through the internet, high efficiency of monitoring through the web tracking capabilities, generate a much better return on investment from than that of traditional banking and marketing and viral content can be made, which helps in viral marketing, thus viral banking that would increase the rate of financial inclusion in modern times.

CONCLUSION

E-banking could be used as a marketing tool by banks in marketing banking products and services. This could save cost, time and stress for both the customers and the banks. Also, the bank can partner with online publishers and researchers to mention and display their products information and website links on their publications and websites. This could be a good public relation tool. Banks can send a copy of their news release to their database of prospects and customers as a way to broadcast and share information and get message in front of them at any time. We have heard of cross selling in marketing and selling concepts, but e-banking, marketing and technology provide an opportunity for the tri-existence of cross selling, cross-marketing and cross cost cutting advantages to banks.

The ways in which banks can use internet for marketing include:

1) e-banking article marketing: the bank can email newsletters and brochures containing the product description of the bank to customers on regular intervals;

2) e-banking affiliate marketing: for banks that are affiliated to other businesses, e-alerts could be used to inform a customized and well-targeted public on the bank and other company's products, prices and services;

3) E-banking video marketing: interactive television banking can be used to market and sell new and existing bank products;

4) E-banking e-mail marketing: in emailing the account statement and transaction of customers, banks can attach or include information on a new product or branch office, its benefits and price and when and where to shop the new product;

5) E-banking blogging: on the bank website, banks can insert blogs of their products with description and the cost of the product;

6) E-banking text marketing: through mobile telephone text and alerts, banks can drop few lines about their new products, services, prices and new locations and new developments about the bank.

In order to disassociate e-banking tools from e-marketing tools in the marketing of bank products and services, a connotation 'e-bank marketing' tools could be given to banking and financial firms using a set of e-tools in marketing their bank products and services, thus signifying the set of tools used in the marketing of the bank products and services electronically.

http://dx.doi.org/10.21511/im.14(4).2018.05

LIMITATIONS OF THE STUDY

The timeframe of two days for respondents to submit their feedback could be too short. This might have affected the response rate not to have been 100%. Furthermore, a 100% response rate might have given room to a wider rate of reasons to justify the role of e-banking as a marketing tool, thus enriching the work and given credit for the choice of the researcher preference on an open-ended answer in question three on the questionnaire. On the other hand, a 100% response rate would have had little or no implications on the hypothesis testing results, since the majority (33) (which is by far bigger than the remaining 5 who didn't respond to the questionnaire) of the respondents affirmed that e-banking can be used as in marketing banking products and services.

REFERENCES

1. Abu-Shanab, E., Pearson, J., & Setterstrom, A. (2010). Internet Banking and Customers' Acceptance in Jordan: The Unified Model's Perspective. *Communications of the Association for Information Systems (CAIS), 26*(23), 493-525. https://doi.org/10.17705/1CAIS.02623
2. Debendra, S. (2014). Importance of E-Banking. *Kaav International Journal of Economics, Commerce & Business Management, Kijecbm, 1*(4/A1), 2348-4969. Retrieved from http://www.kaavpublications.org/journals/journal-1/article/article-86.pdf
3. Etree Ashlyn (Chron 2018). *Types of Marketing Tools.* Retrieved from http://smallbusiness.chron.com/types-marketing-tools-61742.html
4. Kotler, P., & Armstrong, G. (1997). *Marketing: an Introduction* (4th ed.). Upper Saddle River N. J: Prentice Hall. Retrieved from https://trove.nla.gov.au/version/49174886
5. Madhukar, R. K. (1990). *Dynamic of Marketing.* Bangalore: Sudhandra Publishing house. Retrieved from http://shodhganga.inflibnet.ac.in/bitstream/10603/96839/13/13_chapter%204.pdf
6. Money Matters/Accountlearning.com (n.d.). *Top 10 differences between Internet Banking and Traditional Banking.* Retrieved from https://accountlearning.com/top-10-differences-between-internet-banking-and-traditional-banking/
7. Nigudge, S., & Pathan, M. (2014). E-banking: Services, Importance in Business, Advantages, Challenges and Adoption in India. *Asian Journal of Management Sciences, 2*(3), 190-192. Retrieved from http://literatipublishers.com/Journals/index.php?journal=AJMS&page=article&op=view&path%5B%5D=132
8. Nso, M. A. (2018). Impact of Technology on E-Banking; Cameroon Perspectives. *International Journal of Advanced Networking and Applications,* 9(6), 3645-3653. Retrieved from http://oaji.net/articles/2017/2698-1528117916.pdf
9. Otu Offei, M., & Nuamah-Gyambrah, K. (2016). The Contribution of Electronic Banking to Customer Satisfaction: A case of GCB Bank Limited – Koforidua. *International Journal of Managing Information Technology (IJMIT), 8*(1). Retrieved from http://aircconline.com/ijmit/V8N1/8116ijmit01.pdf
10. Roozbahani, F. S., Hojjati, S. N., & Azad, R. (2015). The Role of E-Payment Tools and E-Banking in Customer Satisfaction Case Study: Pasargad Bank E-Payment Company. *J. Advanced Networking and Applications, 07*(02), 2640-2649. Retrieved from https://www.researchgate.net/publication/318654329_The_Role_of_E-Payment_Tools_and_E-Banking_in_Customer_Satisfaction_Case_Study_Pasargad_Bank_E-Payment_Company
11. Shah, M., & Clarke, S. (2009). *E-banking Management. Issues, Solution, and Strategies.* New York: Information Science Reference Publication. Retrieved from http://www.ismsedu.com/E-Banking%20Management.pdf