

I'm not robot!

Account Name	Description	Total
Bank ABC checking account		\$1,724.01
Home	Money at home	\$176.90
Money in the wallet		\$129.31
Savings with bank ABC		\$1,641.80
Equity		\$2,654.25
Expenses		\$1,164.89
Books		\$59.89
Car	Expenses for car	\$4,311.32
Computer		\$156.75
NET ASSETS		\$5,613.89
Profits		\$0.00
GRAND TOTAL		\$5,613.89



Profit and Loss Statement Template

[Company Name]
 (Street Address), (City, ST ZIP Code)
 (Phone: 555-555-5555) | Fax: 222-222-22456 | info@filecr.com

Profit & Loss Statement
 For the Period Ended _____

Income	\$	\$
Sales	0000000	
Services	0000000	
Other Income	00000	
Total Income		0000000
Expenses		
Accounting	000000	
Advertising	000000	
Assets/Sell	000000	
Bank Charges	000000	
Cost of Goods Sold	00000	
Depreciation	00000	
Electricity	000000	
Hire of Equipment	00000	
Insurance	00000	
Interest	00000	
Motor Vehicle	00000	
Office Supplies	00000	
Postage and Printing	00000	
Rent	00000	
Repairs and Maintenance	000000	
Stationary	0000	
Subscriptions	00000	
Telephone	00000	
Training/Seminars	00000	
Wages and Off costs	00000	
Total Expenses		00000000
Profit/Loss		00000000



INFLUENCE OF E-BANKING SERVICES ON SENIOR CITIZENS BUYING BEHAVIOUR: AN EMPIRICAL STUDY IN BANGALORE, INDIA

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ABSTRACT

Internet banking is a form of self-service technology. The number of Internet users has increased dramatically, but most of them are reluctant to provide sensitive personal information to websites because they do not trust e-commerce security. This paper investigates the factors influencing e-services on senior citizens buying behavior and also identifies level of concern regarding security and privacy in users in India context. Primary data was collected from 200 respondents, above the age of 60, through a structured questionnaire. Hierarchical regression analysis was used to know the effect of e-banking services among senior citizens in Bangalore, India. The findings depict many factors like security & privacy, trust, innovativeness, familiarity, an anxious level increase the acceptance of e-banking services among Indian senior citizens. The findings show that in spite of their security and privacy concerns, senior citizens customers are willing to adopt online banking if banks provide him necessary guidance. Based on the results of current study, Bank's managers would segment the market on the basis of age group and take their opinion and will provide them necessary guidance regarding use of online banking.

KEY WORDS: Customer perception, senior citizens, E-banking, Security & Privacy, buying behaviour.

INTRODUCTION

In the world of banking, the development of information technology has an enormous effect on development of more flexible payment methods and more user-friendly banking services. Internet banking involves, customer using the Internet to access their bank account and to undertake banking transactions. At the bank level, Internet banking occurs on the setting up of a web page by a bank to give information about its products and services. At an advanced level, it involves provision of facilities such as accessing accounts, transferring funds, and buying financial products or services online. This is called "transactional" online banking (Gulay, 1999). In spite of the great benefits of the online banking, it is extremely essential that banks regard the risks associated with it. One significant step that banks must take before going through any transformation is to ensure the proper handling of online banking risk (Al-Ajami, 2007). But it is very difficult for both the customer and the banks to determine the best approach to use of online banking. A particular risk arises when trying to integrate new channels with existing business (Al-Hfi et al., 2003). In India, slowly but steadily, the Indian customer is moving towards Internet banking. But they are very concern about security and privacy of internet banking (Mishra and Singh, 2009). In the Internet banking that plays a very important role. It is very difficult to analyze trust as a phenomenon and the almost impossible to analyze trust in the context of electronic commerce because of the complexity and risk of electronic commerce. Trust will be the decisive factor for success or failure of e-businesses. Karak and Shalabh (2002) and (2006) has studied a number of US based pure play firms to determine what the labeled trust enhances. Her findings identified two main categories: privacy and security as the main determinants of trust in electronic commerce. Privacy has long been regarded as the right of a person to be left alone and to be able to have control over the flow and disclosure of information about himself (Warren and Brandeis, 1890). Worries about privacy are not new, although businesses have gathered information about their customers for years. However, privacy issues emerge more often because of new information technologies that have improved the collection, storage, use, and sharing of personal information.

This study focuses only on influence of e-banking services on senior citizens buying behavior. Now there are number of study has been done. But there seems to be scarce definition for the senior citizens customers. Some of the studies such as in the field considered 55 plus customers are adult (Al-Ajami, 2007) and some 50 plus segment of the population as "adult" market (Gulay, 1999). Conway (1994) states that the adult market is the group of consumers over the age of 50, but sometimes grouped as those over the age of 55. Today's adult consumers are often defined as those falling into the 55 plus segment (Kumar et al., 1995; Monchier et al., 2004) while some of the studies restrict adult consumers as senior citizens customers to those over 60 years of age (O'Neill et al., 2000; Merrill et al., 2001). In this study, senior citizens customers are defined as those consumers over the age of 60.

The Purpose of this paper is to gain an understanding of the acceptance of online banking in the Indian market where the 70% population reside in rural areas and 30% population reside in urban area of the country (Gerrard and Cunningham, 2006).

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2001). This study explore influence of e-banking services on senior citizens buying behaviour above the age of 60 and investigate how senior citizens customers perceive electronic banking services? As well as also depicts what are the acceptance factors in spite of security and privacy concerns between Indian customers? And what should be guidance provides by banks to customers that they can increase their willingness to adopt online banking? The answers of these questions are found through a simple survey for a random sample. Its conclusions and recommendations are given based on the survey findings.

LITERATURE REVIEW

In the recent years there has been explosion of Internet based electronic banking applications (Liao & Cheng, 2003). Buckett, Hester & Howcroft (2000) states that the emergence of new forms of technology has created highly competitive market conditions for bank providers. However, the changed market conditions demand for banks to better understand customer's needs. The concept of electronic banking has been defined in many ways (e.g. Dharwadkar, 1999). According to Kapakostas (2002) electronic banking is a concept that consists of several distinct business channels. Dharwadkar (1999) defines electronic banking as the delivery of bank's information and services by banks to customers via different delivery platforms that can be used with different terminal devices such as a personal computer and a mobile phone with browser or desktop software, tele-phone or digital television. Electronic banking also commonly known as internet banking or e-banking. Internet banking, defined as "the delivery of banking services through the open-access computer network (the internet) directly to customer's home or private address" (Lau, 1997) has experienced phenomenal growth in recent years. In 2006, Pew Internet and American Life Project reported that nearly half of internet users in the United States - 48 million adults - bank online (Pew and Briter, 2006). In many ways, e-banking is not unlike traditional payment, savings, and loan administration systems, differing only in that it utilizes a different delivery channel. Any decision to adopt e-banking is normally influenced by a number of factors. Liao et al. (2001) stress that the success in Internet banking will be achieved with tailored financial products and services that fulfill customer's wants, preferences and quality expectations. Merrill (2001) considers that customer satisfaction is a key to success in Internet banking and banks will use different media to customize products and services to fit customer's specific needs in the future. Liao et al. (2001) suggest that customer perceptions of transaction security, transaction ease, user-friendliness, and network speed are the critical factors for success in Internet banking.

Perception of senior citizens:

Electronic banking is offering its customers with a wide range of services. Customers are able to interact with their banking accounts as well as make financial transactions from virtually anywhere without time restrictions. Adult customers are changing their existing patterns of use of traditional banking and switch over advanced self-service technology (Carran and Meyer, 2007). Liao and Cheng (2002) stated that willingness to use Internet banking depends on the expectations of accuracy, security, network speed, user-friendliness, user involvement, and convenience. A study between Turkey vs. UK has been found that Privacy is

My Budget Worksheet

Monthly income (after taxes)

Income/salary from all sources	
Investment income	
Other income	
Savings	
Total monthly income	

Date:

Monthly expenses

Home	Food	Health
Mortgage/rent/HOA	Groceries	Toiletries
Landscaping	Dining out	Cosmetics
Laundry		Pharmacy
Gas		Health club
Electricity	Total food	
Water		Total health
Home phone (inc. long distance)	Auto/transportation	Entertainment & recreation
Cell phone	Car loan/lease	Movies
Cable	Car insurance	Vacation
Internet access	Maintenance	Parties/gifts
Security	Public transit	Subscriptions
	Parking	
	Gas	
Total home	Total auto/transportation	Total entertainment & recreation
Personal	Other	
New clothes	Child care	
Dry cleaning	Pet care	
Salon		
Total personal	Total	

Total monthly income	
- Total monthly expenses	
= Net cash flow	

Total monthly expenses

Project Topic On

Bank Account Management System

By
Md. Jannatul
ID NO. 115847

Submitted To
Department of Computer Science & Engineering
Bangladesh University of Professionals (BUP)



Department of Computer Science & Engineering
City University
Dhaka, Bangladesh
Date: Jan, 2017

Supervised By
Anita Siddika
Coordinator & Lecturer
Department of CSE

Developed by: Md. Jannatul & Nazmus Sakib

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Accrual vs Cash Basis of Accounting Accounts The Accounting Equation Debits and Credits Journal Entries T Accounts Adjusting Entries General Ledger Summary of the Accounting Cycle Petty Cash Bank Reconciliations Accounting Principles (chapter 2) The accounting book includes: What is Bookkeeping? 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To keep learning and advancing your career, the following resources will be helpful: Course Outline Menu PRO Features Log In All Bookkeeping Financial Managerial All Topics All Alison courses are free to enrol, study and complete. To successfully complete this Certificate course and become an Alison Graduate, you need to achieve 80% or higher in each course assessment. Once you have completed this Certificate course, you have the option to acquire an official Certificate, which is a great way to share your achievement with the world. 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