BANK MANAGEMENT SYSTEM

by

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BONAFIDE CERTIFICATE

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ABSTRACT

The Bank Account Management System is an application for maintaining a person's account in a bank. In this project we tried to show the working of a banking account system and cover the basic functionality of a Bank Account Management System using assembly language programming (ALP). We develop this project for solving financial applications of a customer in banking environment in order to nurture the needs of an end banking user by providing various ways to perform banking tasks. Also to enable the user's work space to have additional functionalities which are not provided under a conventional banking project. The Bank Account Management System undertaken as a project is based on relevant technologies. This project is developed using Assembly language programming (ALP) and emulator. Creating and managing requirements is a challenge of IT, systems and product development projects or indeed for any activity where you have to manage a contractual relationship. Organization need to effectively define and manage requirements to ensure they are meeting needs of the customer, while proving compliance and staying on the schedule and within budget. The impact of a poorly expressed requirement can bring a business out of compliance or even cause injury or death. Requirements definition and management is an activity that can deliver a high, fast return on investment. The project analyzes the system requirements and then comes up with the requirements specifications. It studies other related systems and then come up with system specifications. The system is designed as an interactive and content management system. The content management system deals with data entry, validation confirm and updating whiles the interactive system deals with system interaction with the administration and users. Thus, above features of this project will save transaction time and therefore increase the efficiency of the system.

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1. INTRODUCTION

Our Project is mainly based on banking management System there has been a major change in the way the banks operate. Banking system changed the system of manual operations significantly to technological operations. These days many banks have switched to net banking, UPI operations, and more operations which are considered to be long taking process in olden days. Various banks which operate agricultural, business, jewellery, money started moving to online systems. This has brought a lot of changes in the user's usage. Microprocessors have revolutionized the computer industry from its beginning. Computer processors have led to various other processors that functions various tasks by reducing time utilization. This is also applicable to the banking industry, where atm machines, banking machines made a lot of work easier. The emulator application is a application which leads to execute various processes using Assembly language, to give a analysis of the atm machines, bank machines, airport banking machines we see today. The application is made using emulator which follows various functions like creating a bank account, deletion of it, showing balance, withdraw and some other processes that we were familiar. The user interface is not the general interface as we see in atm, banking machines but gives a glimpse of what they do. This application is related to the processors, which led to use emulator and assemble programming language for this application. User can experience the various features that were similar to atm machines, but does not link with banks or any other business format, but gives a glimpse of the advanced banking system. This technology advancement have solved various problem of the past. The emulator performs operation as of the machines perform so it has been chosen for this application.

2. MODULAR DESCRIPTION

2.1 MENU PAGE

The banking system application generally has a user interface similar to ATM machines. This application will only represent the use of microprocessors in real life applications. The menu bar will give options for user to go through those and modify their account status regularly. The menu page plays a key role in this application.

The options on Menu Page:

- Create Account.
- Print details of account.
- Deposit
- Withdraw
- Reset
- Modify details

2.2 CREATE ACCOUNT

As menu page be an interface between the user and the machine, one of the key features is creating an account. In real life bank create account process, it has to be done face to face but not in virtual mode. Number of documents require to the whole create account process. This application asks users to type their basic details like name, account number, pin. The account creation process be done, but the verification process will be done in another section of this application.

2.3 PRINT ACCOUNT DETAILS

The account printing details is a process which is present in ATM machines. As user withdraws or performs operations the ATM machine will generate a page of details printed about our account, it contains Our name, address, details like balance, time of process, account number. This application has the same feature featuring the print of user's account details in an orderly fractioned manner. User can check and modify details in Modify details section present in this application.

2.4 DEPOSIT

User can deposit money in ATM machines, banking application in airports. They need to deposit through the bank branch, now a days advanced application like UPI's made the process to simple. But this banking system application follows similar way of depositing money but follows process of deposit through bank branches. User needs to enter account details for verification purpose, and then fill the amount details to get deposited on their account. Print details option will verify the user's money was deposited.

2.5 WITHDRAW

Real time bank machines like ATM's are mainly for withdraw of amount by the user from their account. This application provides the same feature of providing the withdraw option but it's for application-based purpose. The user will be asked to provide details of their account and print the withdraw amount from their account. If the withdraw amount is more than their balance amount in their account, the application will message an error of saying more than their balance, if not then the withdraw done message be visible to user.

2.6 RESET

This process is similar to deletion of the previous account either to create a new one or to not have any other. The Banking system applications provide user the option to erase their account details. This option will affect all other options, where user can't see the process of reset from any other option. The users name, account number, pin will be removed completely. The user can create new account if needed by create account option.

2.7 MODIFY DETAILS

ATM machines provide user to change pin, similarly user of this application can also change the pin of their account. This is called to be dynamic pin, which can be changed as of user need. Old pin verification, will lead to a page of new pin creation, where user can create a new pin. User can check the pin modification process in Print Details of Account option. User can change the pin in any number of times, there is no limit in the process of pin modification.

3. WORKING PRICIPLE AND USES

3.1 WORKING PRINCIPLE

- Simple yet complex management system made using emu8086.
- We are using emu8086 to emulate this project.
- We will create a menu bar as shown above and give the numbering.
- According to the number the user gives the emulator runs and produce the result.

3.2 USES

- User can either create or remove or update an account.
- User can deposit or withdraw money using this.
- User can get their account details by using their dynamic pin.

4. SOURCE CODE

;Project Title: Bank Managment System
;SOME FEATURE HIGHLIGHTS
;1. Create Account
;2. Deposit Money
;3. Widthdraw Money
;4. Print Account Details
;5. Modify Account
;6. Reset Account
;7. Dynamic Pin Range
;8. Pin Verification
;9. Checks if account is created before performing functions
;10. When withdrawing, checks whether if u have enough money in
account
.model small .stack 100h .data
dmsg1 db ' \$'
dmsg2 db ' /) //_ ////
\$'
dmsg3 db'/ /_\'/_\/_\\////\\//\\/_\\/_\\\$'
dmsg4 db ' / /_/ // // // , // /_/)/ /_ /// /\\$'</td
dmsg5 db '// _//_//_ // ,/// \/ \///
/_/ /_/\$'
dmsg6 db ' //\$'
op1mmsg1 db ' \$'
op1mmsg2 db ' //
op1mmsg3 db ' / /// _ \/ \/ _ \\$'
op1mmsg4 db '/ / // //\// \/\\$' op1mmsg5 db '\/\/\/\\/\\
opinings do

```
op2mmsg1 db ' ____ _ _ __$' op2mmsg2 db ' /__ \ __ _ //_ ___ _ (_)//____$'
op2mmsg3 db ' / / / // _ \ / __// __ `// // // __/$'
op2mmsg4 db '/ /_/ // ___// /_/ // // )$'
op2mmsg5 db '/____/\__/\___/\$'
op3mmsg1 db '
op3mmsg3 db '| | /| / // // __// __ \/ __ // __ // __ `/| | /| / \$ '
op3mmsg5 db '|__/|__//__/\__,_//_ \__,_/ |__/$'
op4mmsg3 db ' /////_\/_\/__\//__\//__/$'
op4mmsg4 db ' / /_/ // ___// /_/ /(__ )/ // _$'
op4mmsg5 db '/____/\__// .___/\__//\__/\$'
op4mmsg6 db ' /_/$'
op5mmsg1 db ' ___ ___ $' op5mmsg2 db ' / |/ /___ ___//(_)/ __/_ __$'
op5mmsg3 db ' //|_/// __ \/ __ ////_ ///$'
op5mmsg4 db ' / / / // / / / / / / / / / / / / / *'
op5mmsg5 db '/_/ /_/\___/\__,_//_/\__,,/$'
                         / /$'
op5mmsg6 db '
op0mmsg1 db ' ____ u$'
op0mmsg2 db 'U | __")u \ \ / / | ___"|/$'
op0mmsg4 db ' | |_) | U_|"|_u | |___$'
op0mmsg5 db ' |____/ |_| |$'
op0mmsg6 db ' _|| \\_.-,//|(_ << >>$'
op0mmsg7 db '(__) (__)\_) (__)(__)$'
opmsg1 db '1. Create new Account$'
opmsg2 db '2. Print Account Details$'
opmsg3 db '3. Withdraw Money $'
```

```
opmsg4 db '4. Deposit Money $'
opmsg5 db '5. Reset Account $'
opmsg6 db '6. Modify Account Details$'
opmsg8 db 'Press Enter To Return to Main Menu $'
imsg db 'What Do You Want To Do?: $'
inputCode db?
:Account details
accountName db 100 dup('$')
accountPIN db 100 dup('$')
accountPINcount dw 0
                         This keeps track how many digit a pin is
totalAmount dw 0
inputAmountOption db?
Option 1 (Create Account) Messages
op1msg1 db '1. Enter Account Name: $'
op1msg2 db '2. Enter Account Pin: $'
op1msg3 db 'Successfully Created New Account!$'
;Option 2 < Print details > Messages
op2msg1 db 'Account Name: $'
op2msg2 db 'Currently Saved Account PIN: $'
op2msg3 db 'No Accounts Currently Saved !$'
op2msg4 db 'Total Money Left: $'
op2msg5 db 'You Have No Money $'
Option 4 < Money > Messages
op4msg1 db '1. Rs 1000$'
op4msg2 db '2. Rs 2000$'
op4msg3 db '3. Rs 5000$'
op4msg4 db '4. Rs 10000$'
op4msg5 db 'Enter Code: $'
op4msg6 db 'You Are Withdrawing Too MUCH !$'
```

```
;Option 5 <Reset> Messages
  op5msg1 db 'Account Has been reset successfully$'
  ;Option 6 < Modify Account > Messages
  op6msg0 db 'Account Details Successfully Changed !$'
  op6msg1_1 db '1. New Account Name (old: $'
  op6msg1_2 db '): $'
  op6msg2_1 db '2. New Account Pin (old: $'
  op6msg2_2 db '): $'
  ;PIN Protection
  pinop_msg1 db 'Enter PIN: $'
  pinop_msg2 db 'Account NOT created ... $'
.code
                 UTILS
;Enter to Continue
proc etc
 etcin:
   mov ah,1
   int 21h
   cmp al,13
   je mainloop
   jmp etcin
 ret
etc endp
;This checks whether the account has been created or not using the pin
Count
checkAccountCreated proc
 cmp accountPINcount,0
```

```
je accountNotCreated
 ret
 accountNotCreated:
  call clearScreen
  printString pinop_msg2
  call etc
checkAccountCreated endp
;just mov number to ax and call this proc
printNumber PROC
  ;initilize count
  mov cx,0
  mov dx,0
  label1:
     ; if ax is zero
     cmp ax,0
    je print1
     ;initilize bx to 10
    mov bx,10
     ; extract the last digit
     div bx
     ;push it in the stack
     push dx
     ;increment the count
     inc cx
     ;set dx to 0
     xor dx,dx
    jmp label1
  print1:
```

```
;check if count
     ;is greater than zero
    cmp cx,0
    je exitprint
     ;pop the top of stack
     pop dx
     ;add 48 so that it
     ;represents the ASCII
     ;value of digits
     add dx,48
     ;interuppt to print a
     ;character
     mov ah,02h
     int 21h
     ;decrease the count
     dec cx
    jmp print1
exitprint:
ret
printNumber ENDP
clearScreen proc near
  call newLine
  call newLine
  ret
clearScreen endp
newLine proc near
  mov ah,2
  mov dl,10
  int 21h
  mov dl,13
  int 21h
```

```
ret
newLine endp
macro printString str
 mov ah,9
 lea dx,str
 int 21h
endm
;Ask for user pin here
getPinInput proc
 call clearScreen
 printString pinop_msg1
 mov si,offset accountPIN
 mov cx,accountPINcount
                             ;Search n amount of times the pin Count
 getinput:
  mov ah,7
  int 21h
  cmp al,[si]
  mov dl,'*'
  mov ah,2
  int 21h
  jne mainloop
  inc si
 loop getinput
 ret
```

getPinInput endp

DisplayMenu proc near printString dmsg1 call newLine printString dmsg2 call newLine printString dmsg3 call newLine printString dmsg4 call newLine printString dmsg5 call newLine printString dmsg5 call newLine printString dmsg6 call newLine

call newLine
printString opmsg1
call newLine
printString opmsg2
call newLine
printString opmsg3
call newLine
printString opmsg4
call newLine
printString opmsg5
call newLine
printString opmsg5
call newLine
printString opmsg6
call newLine
printString opmsg6
call newLine
printString opmsg6
call newLine
printString opmsg6

```
GetInputMenuSystem proc near
  call newLine
  printString imsg
  mov ah,1
  int 21h
  mov inputCode,al
  ret
GetInputMenuSystem\ endp
         OPTION1 => CREATE ACCOUNT
macro ISop11 str
  mov si,offset str
  input:
    mov ah,1
    int 21h
    cmp al,13
    je labelop1_1
    mov [si],al
    inc si
    jmp input
  exitMac:
    ret
endm
macro ISop12 str
  mov si,offset str
  input2:
    mov ah,1
    int 21h
    cmp al,13
```

```
je labelop1_2
    inc accountPINcount
    mov [si],al
    inc si
    jmp input2
  exitMac2:
    ret
endm
proc etcop1
 etcop1in:
   mov ah,1
   int 21h
   cmp al,13
   je mainloop
   jmp etcop1in
 ret
etcop1 endp
op1 proc
  call clearScreen
  printString op1mmsg1
  call newLine
  printString op1mmsg2
  call newLine
  printString op1mmsg3
  call newLine
  printString op1mmsg4
  call newLine
  printString op1mmsg5
  call newLine
  call newLine
  call newLine
```

```
printString op1msg1
  ISop11 accountName
  labelop1_1:
   call newLine
   printString op1msg2
   ISop12 accountPIN
  labelop1_2:
    call newLine
    call newLine
    printString op1msg3
    call etcop1
  ret
op1 endp
         OPTION 1 => PRINT DETAILS
proc etcop2
 call newLine
 printString opmsg8
 etcop2in:
   mov ah,1
   int 21h
   cmp al,13
   je mainloop
   jmp etcop2in
etcop2 endp
```

op2 proc

call checkAccountCreated ;check whether the account has been created or not call getPinInput ;gets the pin input for verification call clearScreen

printString op2mmsg1
call newLine
printString op2mmsg2
call newLine
printString op2mmsg3
call newLine
printString op2mmsg4
call newLine
printString op2mmsg5
call newLine
call newLine
call newLine
call newLine

printString op2msg1
printString accountName
call newLine

printString op2msg2 printString accountPIN call newLine

printString op2msg4 mov ax,totalAmount cmp ax,0 je noMoneyError call printNumber call newLine

call etcop2

```
noMoneyError:
  printString op2msg5
  call newLine
  call etcop2
 ret
op2 endp
         OPTION 3 => WIDTHDRAW MONEY
op3 proc
 call checkAccountCreated ;check whether the account has been created
or not
 call getPinInput ;gets the pin input
 call clearScreen
 printString op3mmsg1
 call newLine
 printString op3mmsg2
 call newLine
 printString op3mmsg3
 call newLine
 printString op3mmsg4
 call newLine
 printString op3mmsg5
 call newLine
 call newLine
 call newLine
 printString op4msg1
```

```
call newLine
printString op4msg2
call newLine
printString op4msg3
call newLine
printString op4msg4
call newLine
call inputAmountCode
cmp inputAmountOption,'1'
je wcop1
cmp inputAmountOption,'2'
je wcop2
cmp inputAmountOption,'3'
je wcop3
cmp inputAmountOption,'4'
je wcop4
;check if widraw amount <= totalAmount in acc
wcop1:
 mov bx,totalAmount
 cmp bx,1000
 jl nowaybro
 sub totalAmount,1000
 jmp mainloop
wcop2:
 mov bx,totalAmount
 cmp bx,2000
 jl nowaybro
 sub totalAmount,2000
 jmp mainloop
wcop3:
 mov bx,totalAmount
```

```
cmp bx,5000
  jl nowaybro
  sub totalAmount,5000
  jmp mainloop
 wcop4:
  mov bx,totalAmount
  cmp bx,10000
  jl nowaybro
  sub totalAmount,10000
  jmp mainloop
 ;error message for widthdrawing too much
 nowaybro:
  call newLine
  call newLine
  printString op4msg6
  call etcop4
 ret
op3 endp
        OPTION 4 => DEPOSIT MONEY
proc etcop4
 call newLine
 ;printString opmsg8
 etcop4in:
   mov ah,1
   int 21h
   cmp al,13
   je mainloop
```

```
jmp etcop4in
 ret
etcop4 endp
proc inputAmountCode
 call newLine
 printString op4msg5
 mov ah,1
 int 21h
 mov inputAmountOption,al
 ret
inputAmountCode endp
op4 proc
 call checkAccountCreated ;check whether the account has been created
or not
 call getPinInput ;gets the pin input
 call clearScreen
 printString op4mmsg1
 call newLine
 printString op4mmsg2
 call newLine
 printString op4mmsg3
 call newLine
 printString op4mmsg4
 call newLine
 printString op4mmsg5
 call newLine
 printString op4mmsg6
 call newLine
 call newLine
 call newLine
 printString op4msg1
 call newLine
```

```
printString op4msg2
 call newLine
 printString op4msg3
 call newLine
 printString op4msg4
 call newLine
 call inputAmountCode
 cmp inputAmountOption,'1'
je dcop1
 cmp inputAmountOption,'2'
je dcop2
 cmp inputAmountOption,'3'
je dcop3
 cmp inputAmountOption,'4'
je dcop4
 dcop1:
  add totalAmount,1000
  jmp mainloop
 dcop2:
  add totalAmount,2000
 jmp mainloop
 dcop3:
  add totalAmount,5000
 jmp mainloop
 dcop4:
  add totalAmount,10000
  jmp mainloop
 ret
op4 endp
```

```
OPTION 5 => RESET ACCOUNT
proc etcop5
 call newLine
 ;printString opmsg8
 etcop5in:
   mov ah,1
   int 21h
   cmp al,13
   je mainloop
   jmp etcop5in
 ret
etcop5 endp
op5 proc
 call checkAccountCreated ;check whether the account has been created
or not
 call getPinInput ;gets the pin input
 ;Do the rest of the work .. display the data
 call clearScreen
 mov si,offset accountName
 mov cx,30
 11:
  mov [si],' '
  inc si
 loop 11
 mov cx,30
 mov si,offset accountPIN
```

```
12:
  mov [si],''
  inc si
 loop 12
 mov totalAmount,0
 mov accountPINcount,0 ;reset pin count
 printString op5msg1
 call etcop5
 ret
op5 endp
         OPTION 6 => MODIFY ACCOUNT DETAILS
proc etcop6
 call newLine
 ;printString opmsg8
 etcop6in:
   mov ah,1
   int 21h
   cmp al,13
   je mainloop
   jmp etcop6in
 ret
etcop6 endp
macro ISop6 str
mov si,offset str
  ISop6input:
    mov ah,1
    int 21h
    cmp al,13
```

```
je labelop6_1
    mov [si],al
    inc si
    jmp ISop6input
endm
macro ISop6_2 str
mov si,offset str
mov accountPINcount,0; reset pin count
  ISop6_2input:
    mov ah,1
    int 21h
    cmp al,13
    je labelop6_2
    inc accountPINcount ;increment pin account again
    mov [si],al
    inc si
    jmp ISop6_2input
endm
op6 proc
 call checkAccountCreated ;check whether the account has been created
or not
 call getPinInput ;gets the pin
 call clearScreen
 printString op5mmsg1
 call newLine
 printString op5mmsg2
 call newLine
 printString op5mmsg3
 call newLine
 printString op5mmsg4
 call newLine
 printString op5mmsg5
 call newLine
```

```
printString op5mmsg6
 call newLine
 call newLine
 call newLine
 ;;account name
 printString op6msg1_1
 printString accountName
 printString op6msg1_2
 ISop6 accountName ;input accountName
 labelop6_1:
  call newLine
  printString op6msg2_1
  printString accountPIN
  printString op6msg2_2
  ISop6_2 accountPIN
 labelop6_2:
  :Finished MSG
  call newLine
  call newLine
  printString op6msg0
  call etcop6
 ret
op6 endp
            ENTRY POINT
```

```
Main proc
  mov ax,@data
  mov ds,ax
  mainloop:
    call clearScreen
    call DisplayMenu
    call\ GetInputMenuSystem
    cmp inputCode,'0'
    je exit
    cmp inputCode,'2'
    je op2
    cmp inputCode,'4'
    je op4
    cmp inputCode,'3'
    je op3
    cmp inputCode,'6'
    je op6
    cmp inputCode,'1'
    je op1
    cmp inputCode,'5'
    je op5
    jmp mainloop
  exit:
```

call newLine call newLine

printString op0mmsg1
call newLine
printString op0mmsg2
call newLine
printString op0mmsg3
call newLine
printString op0mmsg4
call newLine
printString op0mmsg5
call newLine
printString op0mmsg6
call newLine
printString op0mmsg6
call newLine
printString op0mmsg7
call newLine

call newLine

mov ah,4ch int 21h

main endp end main

5. SCREENSHOTS





```
## emulator screen (80x25 chars)

1. Rs 1000
2. Rs 2000
3. Rs 5000
4. Rs 10000

Enter Code: 4

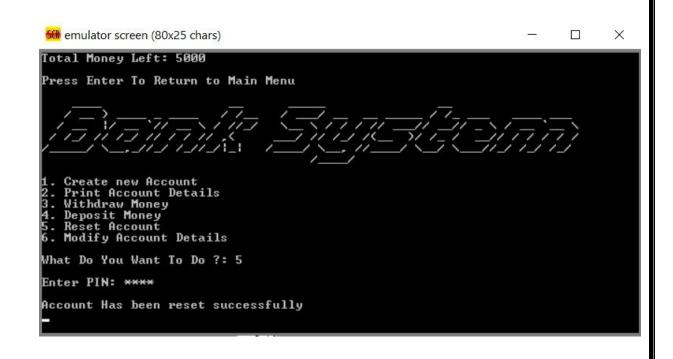
1. Create new Account
2. Print Account Details
3. Withdraw Money
4. Deposit Money
5. Reset Account
6. Modify Account Details
What Do You Want To Do ?: ___
```













6. TOOLS USED

Emulator:- An emulator typically enables the host system to run software or use peripheral devices designed for the guest system. Emulation refers to the ability of a computer program in an electronic device to emulate another program or device. The Church-Turing thesis implies that any operating environment can be emulated within any other environment.

Benefits of using an emulator

- 1. Better graphics than the original hardware.
- 2. Emulators maintain the original look and behavior of the digital data.
- 3. Emulators are cost effective over time.
- 4. Reduces labor hours, because rather than continuing an ongoing task of continual data migration for every digital object, once the library of past and present operating systems and application software is established in an emulator, these same technologies are used for every document using those platforms.
- 5. Many emulators have already been developed and released under the GNU General Public License through the open source environment, allowing for wide scale collaboration.
- Assembly language: An assembly language is a low-level programming language designed for a specific type of processor. It may be produced by compiling source **code** from a high-level programming language (such as C/C++) but can also be written from scratch.

7. LITERATURE REVIEW

- A study about the e-banking over 1999–2006 shows that the application of e-banking can improve banks' performance in terms of the growth in assets, reduction in operating expenses and portfolio enhancement.
- Even in 1990s, Sraeel (1996) emphasises that creating virtual banking will not only create a new service delivery channel, but also lead to value creation to both banks and customers.
- Through interviewing banks in a small island and examining their e-banking websites from 2004 to 2006, Jenkins (2007) indicates that those banks were using e-banking as an assurance to their customers to maintain a competitive quality of service.

• V. Raja, Joe A. (2012), "Global e-banking scenario and challenges in banking system",

This paper is an attempt to explore the various levels of internet banking services provided by banks using the secondary data. It also compares the traditional banking systems with net banking. It lists out the various advantages of internet banking and the successful security measures adopted by different banks for secured banking transactions. It also analyzes how E-banking can be useful for banking industry during this global financial melt down.

- Lu et al. (2005) reveal that one of the key strategic responses of banks in China before joining WTO was to develop e-banking to a more competitive environment, even under the current condition of lack of practical customer credit system.
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Agarwal R., Rastogi S., Mehrotra A., (2009), "Customers" perspectives regarding ebanking in an emerging economy"

Determining factors affecting customer perception and attitude towards and satisfaction with e-banking is an essential part of a bank's strategy formulation process in an emerging economy like India. To gain this understanding in respect of Indian customers, the study was conducted on respondents taken from the northern part of India. The major findings depict that customers are influenced in their usage of e-banking services by the kind of account they hold, their age and profession, attach highest degree of usefulness to balance enquiry service among e-banking services, consider security & trust most important in affecting their satisfaction level and find slow transaction speed the most frequently faced problem while using e-banking.

- Kenneth B. Y., David H. W., Claire L., Randall B, (2010) "Offline and online banking where to draw the line when building trust in e-banking?", found that Traditional service quality builds customer trust in the e-banking service. The size and reputation of the bank were found to provide structural assurance to the customer but not in the absence of traditional service quality. Web site features that give customers confidence are significant situation normality cues.
- Calisir and Gumussoy (2008) compare the consumer perception of internet banking and other banking channels and report that internet banking, ATM and phone banking substitute each other.
- Polatoglu and Ekin (2001) reported that, since 1997 several leading Turkish banks have offered online banking services successfully. According to the Turkey banks association, 27 out of a total of 47 banks, in other words 58% of all banks in Turkey were offering internet banking services in 2006.
- Guerrero et al. (2007) examine the usage of internet banking by Europeans and their results indicate that ownership of diverse financial products and services, attitude towards finances and trust in the internet as a banking channel influence clients" usage of internet banking.