RESEARCH METHODOLOGY

Research Design

Both exploratory and descriptive research design will be used in the study. The exploratory work will be done with the help of literature survey, which will help the researcher in validation and extraction of the important variables and factors. For descriptive phase, a cross-sectional survey of respondents will be done using a structured questionnaire.

Sources of Data

- **Primary data**
  
  The Primary data will be collected through personal interviews with 500 respondents in Mumbai as a part of data collection.

- **Secondary Data**
  
  - Literature from Text Books
  - Literature from articles published in Newspapers & Magazines
  - Literature from the articles published in journals pertaining to e-banking
  - Literature from Websites

Questionnaire development

A self-administered Web-based questionnaire will be developed to measure respondents opinion-

1. Demographic characteristics
2. Customers expectations associated with e-banking
3. Influence of e-banking on their behaviour
**Sampling Plan**

After deciding on the research approach and instruments, the sampling plan will decide sample size and sampling method.

Sample size - The total sample size will be 500 from Mumbai

Method – Random sampling method will be used to approach the targeted respondents.

**Survey**

An invitation email with a hyperlink to the survey will be sent to 500 e-banking customers in Mumbai who will be randomly selected from the email system. The email invited them to participate in “An Empirical Study on the Impact of E-banking services and Customer Expectations in Mumbai”.

The data will be stored in the survey hosting website, retrievable only by the researcher. All data will be collected anonymously and no identification will be collected from participants.

**Analysis**

Descriptive analysis in SPSS 20 will be used to analyze the demographic characteristics of the sample in term of frequencies. In addition, following statistical tools will be used –

- Averages
- Chi-square testing
- Correlation