**HYPOTHESES:**

1. H1a: There is a significant relation between adoption of SSTs and security of personal information.  
   H1b: There is no significant relation between adoption of SSTs and security of personal information.
2. H2a: Demographic characteristics play a significant role in usage of Internet banking services.  
   H2b: Demographic characteristics do not play a significant role in usage of Internet banking services.
3. H3a: Habit and convenience are the most important factors leading to customer preference of Internet banking.  
   H3b: Habit and convenience are not the most important factors leading to customer preference of Internet banking.