Abstract

The research work was conducted with the objective to find the significant metrics for biometrics deployment in e-banking through an assessment of the concerns, opinions and perceptions of bank customers regarding the implementation of biometrics in e-banking. This paper is pursued by collecting information through survey of customers the branches of scheduled banks from the area of research chosen by researcher. The researcher has used probability stratified sampling and scheduled banks categorized by RBI have been divided into groups referred to as strata on the basis of the total turnover, then the banks are selected from the various groups using random sampling and finally a branch of the selected bank with the one of highest turnover is randomly selected and the customers of the branch are chosen using non-probability convenience sampling. The study suggests that the overall significant metrics for the deployment of Biometric technology in E-Banking with the bank customer's perspective are: Reliability, Performance, Circumvention Resistance, Ergonomics, Minimum User Participation, Privacy Issues, Health Concerns, Data Security and Trust.
The Assessment of Concerns, Opinions and Perceptions of Bank Customers to find the Significant Metrics for Deployment of Biometrics in E-Banking

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Index Terms

Computer Science
Information Sciences

Keywords

Biometric Technologies, Biometrics Deployment, Bank Customer Perception, E-Banking, Significant Metrics for Biometrics Implementation