



# The IUP Journal of Bank Management

Vol. 25 No. 1

January-March 2026

## Contents

**Sociodemographic Differences in Multidimensional Risk Perception  
Towards Online Banking**

5-33

*Simarpreet Kaur and Sangeeta Arora*

**Examining Customer Struggles with Cashless Transactions:**

**A Garrett Ranking Approach**

34-53

*Mehak and Shailinder Sekhon*

**Mobile Banking in Developing Countries:**

**A Critical Review of Adoption Models**

54-75

*Umakanth N, Sakinah S, Tham J and Ali K*

REFERENCE