



INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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EXPLAINING CONSUMER ACCEPTANCE OF INTERNET BANKING SERVICES IN INDIA**MANORANJAN DASH****HEAD****DEPARTMENT OF SYSTEM & INFORMATION TECHNOLOGY****SIKSHA O ANUSANDHAN UNIVERSITY****GHATIKIA, KALINGA NAGAR, BHUBANESWAR-3****DR. MADHUSMITA DASH****LECTURER****FACULTY OF MANAGEMENT STUDIES****SIKSHA O ANUSANDHAN UNIVERSITY****GHATIKIA, KALINGA NAGAR, BHUBANESWAR-3****DR. SURJYA KUMAR MISRA****PROFESSOR****DEPARTMENT OF MARKETING****SIKSHA O ANUSANDHAN UNIVERSITY****GHATIKIA, KALINGA NAGAR, BHUBANESWAR-3****ABSTRACT**

In these days, with the intensification of technology, it is of the essence for bank to keep customers and persuade customer to use their internet banking i.e. i-banking. This paper examines the impact of trust and gender level on the intention to use Internet banking. Drawing from the literature review, the study investigates the influence of perceived ease of use, perceived usefulness, compatibility, gender and trust on the intention to use Internet banking among the consumers. The questionnaire was distributed to bank customers of different private and public sector banks. Multiple regressions was employed to analyze the data. The results indicate that subjective norms, perceived usefulness, gender and trust are determinants of behavioral intention to use the internet banking. In addition, perceived usefulness affects attitude towards use, and both perceived ease of use and compatibility affect attitude. Implications of these findings are discussed and further research opportunities described.

KEYWORDS

Compatibility, Internet banking, subjective norms, trust, technology acceptance.

INTRODUCTION

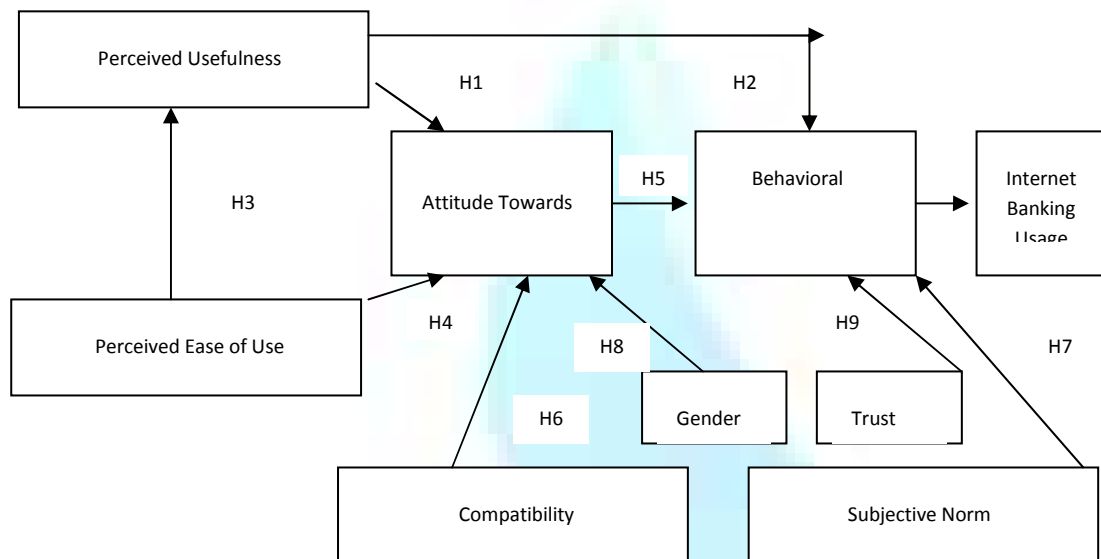
The most recent technological advance with the potential to revolutionize the financial services industry worldwide is Internet banking. Given that on-line banking transactions cost substantially less than physical branch transactions, banks throughout the world are rushing to develop their Internet strategies. This is a fortunate thing for banking consumers, who can now enjoy more convenient and timely access to funds at lower cost (Harper 1997). Online banking has grown in popularity in India in recent years as consumers become increasingly comfortable using the internet. Internet banking is a new waterway for the giving out of financial services through the World Wide Web infrastructure. The Internet is now being considered as a deliberate bludgeon – a ready for action advantage that will revolutionize the way banks operate, deliver, and compete against one another. Internet banking is defined as “the provision of retail and small value banking products and services through electronic channels. Such products and services can include deposit-taking, lending, account management, the provision of financial advice, electronic bill payment, and the provision of other electronic payment products and services such as electronic money.” (Basel Committee Report on Banking Supervision, 1998, p.3). Internet banking allows customers to perform a wide range of banking transactions electronically via the bank’s Web site. With the development of asynchronous technologies and secured electronic transaction technologies, however, more banks have come forward to use Internet banking both as a transactional as well as an informational medium. As a result, registered Internet banking users can now perform common banking transactions such as writing checks, paying bills, transferring funds, printing statements, and inquiring about account balances. Internet banking would help banks present a potentially low cost alternative to brick and mortar branch banking. From the consumers’ perspective, Internet banking provides a very convenient and effective approach to manage one’s finances as it is easily accessible 24 hours a day, and seven days a week. Besides, the information is current. For corporate customers, sophisticated cash management packages offered through Internet banking provides them with up to the minute information, allowing for timely funds management decisions. However, customers have not adopted Internet banking in a big way in India. Lack of trust in Internet banking has been identified as the key to the failure to adopt Internet banking (Araujo and Araujo, 2003; Castelfranchi and Tan 2001; Noterberg et al., 2003). The popularity of Internet banking has created opportunities as well as threats for the service providers. The biggest benefits of Internet banking for banks are enormous cost-saving and efficiency in communication, transaction and delivery (Peterson, Balasubramanian & Bronnenberg, 1997; Furash, 1999; Robinson, 2000). Although new forms of banking can offer promising opportunities, at the same time, they have intensified competition between banks for customers (Vatanasombut, Stylianou & Igbaria, 2004). Non-bank operators entering the banking arena have mushroomed around the globe (The Economist, 2000; Itoh, 2001). Internet banking not only intensifies competition, it also enables customers to easily compare the terms and conditions of the financial products or services offered by different banks (Rogerson, Foley & Jayawardhena, 1999). This ‘frictionless commerce’ tends to raise customers’ expectations about services and products and could lead to dissatisfaction and make these customers more prone to switching to other service providers (Shankar, Urban & Sultan, 2002).

REVIEW OF LITERATURE

The technology acceptance model (TAM), developed by Davis et al. (1989), is one of the most widely used and influential models in the field of information systems, technology and services. It has been fully validated to be powerful as a framework to predict user acceptance of new technology. TAM extended the theory of reasoned action (TRA) (Fishbein and Ajzen, 1980) by introducing two belief factors, perceived usefulness and perceived ease of use, which substitute for many of TRA’s attitude measure. These two factors are postulated to determine an individual's intention to use a technology-based system with intention to use playing the role of mediator of actual system use. Perceived ease of use is also posited to have a direct impact on perceived usefulness. In general, TAM is able to explain up to 40% of the variance in usage intentions and 30% in system usage (Meister and Compeau, 2002). To increase the predictive power of TAM, it

was suggested to consider the role of external variables (Davis, 1993). Legris et al. (2003) also noted the critical importance of examining external variables, since they are the ultimate drivers for the use of technology. In a variety of disciplines, external variables that were used to explore the effect on technology usage are individual differences, such as cognitive, personality, demographic, and situational variables. (Zumd, 1979). An abundance of related studies on TAM also found a significant relationship between individual differences and technology acceptance (Hubona and Kennick, 1996; Jackson et al., 1997; Agarwal and Prasad, 1999; Venkatesh, 2000; Venkatesh and Morris, 2000; Burton-Jones and Hubona, 2006). The TAM tends to predict user adoption of new technologies in positive perspective. However, customers will reduce their usage or even refuse to use a technology if they subjectively expect that an injury or a loss likely occurs while using the technology. The degrees of risk that consumers perceive and their risk tolerance are attitudinal factors that affect their usage (Chan et al., 2004). Perceived risk has multi-dimensions, including financial, performance, physical, psychological, social and time risks (Jacoby and Kaplan, 1972; Havlena and DeSarbo, 1990; Murray and Schlacter, 1990; Stone and Gronhaug, 1993). There is very little research to compare the effect of gender on technology usage behavior. Subjective norm was included as a direct determinant of behavioral intention in TRA and then in TPB.

RESEARCH MODEL AND HYPOTHESIS



RESEARCH MODEL

The research model tested in this study is shown as above. The following hypotheses were developed based on the findings of previous research on this subject.

PERCEIVED USEFULNESS

Perceived usefulness is the degree to which a person believes that using internet banking could enhance his or her performance. Individuals who believed that using internet banking could lead to positive outcomes also tended to have a more favorable attitude towards it. Also, there is an empirical support for the relationship between perceived usefulness and attitude towards use. Therefore, we hypothesize:

H1: Customer perceived usefulness will have a positive effect on attitude towards using Internet banking.

There is also an extensive research that provides the significant effect of perceived usefulness on behavioral intention to use. Therefore, we hypothesize:

H2: Customer perceived usefulness will have a positive effect on the behavioral intention to use internet banking.

PERCEIVED EASE OF USE

Perceived ease of use is the degree to which a person believes that using internet banking is free of effort. Previous studies have explained the effect of perceived ease of use on perceived usefulness. Also TAM posits that perceived ease of use has a direct positive effect on attitudes towards using internet banking. Therefore, we hypothesize:

H3: Customer perceived ease of use will have a positive effect on perceived usefulness.

H4: Customer perceived ease of use will have a positive effect on attitude towards use.

ATTITUDE TOWARDS USE

Attitude involves judgment whether the behavior is good or bad and whether the user is in favor of or against performing it and has a direct effect on the intention to use internet banking in the future. Therefore, we hypothesize:

H5: Customers attitude towards using Internet banking has a positive effect on behavioral intention to use.

COMPATIBILITY

Compatibility is the degree to which the innovation is perceived to be consistent with the potential users' existing values, previous experiences and needs. Therefore, we hypothesize:

H6: Compatibility will have a positive effect on attitude towards using Internet banking.

SUBJECTIVE NORMS

Subjective norm is the "person's perception that most people who are important to him think he should or should not perform the behavior in question" Therefore, we hypothesize:

H7: Subjective norms will have a positive effect on behavioural intention to use internet banking usefulness.

GENDER

When it comes to gender, studies have found that there is a difference between the males and females in using various types of technology (Burke, 2002; Li et al., 1999). Venkatesh and Morris, (2000), investigated gender differences in the overlooked context of individual adoption and sustained usage of technology in the workplace. They found gender an important determinant of short-term usage, and can be used to predict sustained usage behaviour in individual adoption and continued usage of technology in work places. Previous studies reveals that the gender differences in the relative influence of attitude towards using technology, subjective norms and perceived behavioral control in determining individual adoption. The results show that the decisions of men were strongly influenced by attitude towards using technology when compared to women decisions and women were more strongly influenced by subjective norms and perceived behavioral control. Therefore, we hypothesize:

H8: Male will place a higher value on behavioral intention towards using internet banking than female.

TRUST

Trust is defined as a willingness to be vulnerable to the actions of others (Mayer, Davis, & Schoorman, 1995). According to McKnight & Chervany (2001), trust is an essential component in a relationship especially whenever risk and uncertainty exist. When an individual trusts a person, he or she expects the other person will behave in a responsible manner and will not take advantage of a dependence upon him or her (Gefen, Karahanna, & Straub, 2003). In the context of Internet banking, trust has been suggested to be one of the obstacles that hinder individuals from adopting the technology (Md Nor & Pearson, 2007; Teoh & Md Nor, 2007). Internet banking uses Internet as its delivery platform and normally is being associated with security issues. This indirectly has further affected consumers' trust level of the Internet banking. Therefore, we hypothesize:

H9: Trust will have a positive effect on behavioural intention to use internet banking usefulness

METHODOLOGY

A questionnaire was constructed based on an extensive review of the literature in the area of technology acceptance. Survey questions were adopted from previous literature. The target group was the bank customers. The questionnaire consisted of two main parts. The first part involved demographic questions designed to solicit information about gender, age, level of education etc of respondents. The second part consisted of the items measuring the intention of the users, perceived ease of use, perceived usefulness, compatibility and subjective norms. A five-point Likert-type scale was used where 1=strongly disagree to 5=strongly agree.

A multiple regression analysis was employed to identify which variables made significant contributions to predicting end-user intention to use internet banking. The results of the analysis, including β coefficient, t-statistic, and significance level for each independent variable. Subjective norms, perceived usefulness and gender level were found to be significant determinants of behavioural intention to use internet banking. Subjective norms were much a stronger predictor of behavioural intention as compared to perceived usefulness and gender level. A multiple regression method was also applied to find out variables influencing the remaining variables other than behavioral intention to use. The results show that, compatibility and perceived ease of use have direct positive effect on perceived usefulness, and perceived usefulness has a positive direct effect on attitude towards use. This research examined the influence of subjective norms, compatibility, gender level, perceived usefulness, perceived ease of use, attitude towards use and demographic characteristics on behavioral intention to use internet banking

TABLE-1: DESCRIPTIVE STATISTICS AND CRONBACH'S ALPHA COEFFICIENTS

| Variables | Mean | Standard deviation | Cronbach's Alpha |
|------------------------------|------|--------------------|------------------|
| Perceived ease of use | 3.59 | 0.49 | 0.81 |
| Perceived Usefulness | 3.96 | 0.78 | 0.89 |
| Subjective Norms | 3.78 | 0.73 | 0.87 |
| Behavioural Intention To use | 3.98 | 0.78 | 0.85 |
| Compatibility | 4.09 | 0.76 | 0.88 |
| Trust | 4.17 | 0.79 | 0.89 |

TABLE-2: MULTIPLE REGRESSION ANALYSIS

| Dependent Variables | R ² | Independent Variables | β | t | Sig. |
|------------------------------|----------------|-----------------------|---------|-------|-------|
| Perceived Usefulness | 0.569 | Compatibility | 0.435 | 4.384 | 0.000 |
| | | Perceived ease of use | 0.412 | 4.156 | 0.000 |
| Attitude Towards Use | 0.345 | Perceived Usefulness | 0.497 | 4.898 | 0.000 |
| Behavioural Intention to use | 0.576 | Subjective Norm | 0.507 | 5.465 | 0.000 |
| | | Perceived Usefulness | 0.342 | 3.056 | 0.000 |
| | | Gender Level | 0.237 | 2.512 | 0.014 |
| | | Trust | 0.469 | 4.017 | 0.000 |

FINDINGS AND DISCUSSION

Noticeable aspect of this model is that perceived usefulness, subjective norms and gender are determinants of behavioral intention to use internet banking. Among them, subjective norm has the strongest impact on behavioral intention. Perceived usefulness has a significant effect on intention to use internet banking. As expected, the results have supported the hypothesis that perceived usefulness, perceived ease of use and trust, all have positive effect on the intention to use Internet banking. A possible explanation for this finding came from the fact that participants who perceive that using internet banking are useful also intend to use the service more frequently. Gender level of potential users has a smaller but significant impact on users' intention to use internet banking. Another significant finding of this study relates to the effect of perceived ease of use on perceived usefulness. This means that perceived ease of use also has an indirect effect on behavioral intention to use toward perceived usefulness. In other words, users intend to use the internet banking more frequently as the system becomes an easy one to use. Another noticeable aspect of the results was that compatibility has a strong impact on perceived usefulness. Practical implication of these results is that banks need to highlight the benefits of Internet banking, make Internet banking easy to use, and enhance Internet banking security to improve consumers' trust. A large percentage of unexplained variance suggests the need for additional research incorporating potential unmeasured variables in the current study. Second, the results of this study are far from reaching implications for other countries.

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TABLES

TABLE-3: AGE OF RESPONDENTS

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------|-----------|---------|---------------|--------------------|
| Valid 24-35 | 134 | 45.4 | 45.4 | 45.4 |
| 36-45 | 91 | 30.8 | 30.8 | 76.3 |
| 46-55 | 51 | 17.3 | 17.3 | 93.6 |
| 56-65 | 19 | 6.4 | 6.4 | 100.0 |
| Total | 295 | 100.0 | 100.0 | |

TABLE-4: GENDER OF RESPONDENTS

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------|-----------|---------|---------------|--------------------|
| Valid Male | 253 | 85.8 | 85.8 | 85.8 |
| Female | 42 | 14.2 | 14.2 | 100.0 |
| Total | 295 | 100.0 | 100.0 | |

TABLE-5: OCCUPATION OF RESPONDENTS

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------------------|-----------|---------|---------------|--------------------|
| Valid Bank Executives | 40 | 13.6 | 13.6 | 13.6 |
| IT Professionals | 67 | 22.7 | 22.7 | 36.3 |
| Medical | 35 | 11.9 | 11.9 | 48.1 |
| Senior Management | 22 | 7.5 | 7.5 | 55.6 |
| Legal | 30 | 10.2 | 10.2 | 65.8 |
| Unemployed | 23 | 7.8 | 7.8 | 73.6 |
| General Administration | 26 | 8.8 | 8.8 | 82.4 |
| Businessman | 7 | 2.4 | 2.4 | 84.7 |
| Customer services | 31 | 10.5 | 10.5 | 95.3 |
| Academicians | 14 | 4.7 | 4.7 | 100.0 |
| Total | 295 | 100.0 | 100.0 | |

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