

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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**A STUDY ON FACTORS THAT INFLUENCE CUSTOMERS TO ADOPT INTERNET BANKING SERVICES****A. MEHARAJ BANU****ASST. PROFESSOR****CENTRE FOR RESEARCH DEPARTMENT OF COMMERCE****SRIMAD ANDAVAN ARTS & SCIENCE COLLEGE****TIRUVANAIVKOVIL****DR. N. SHAIK MOHAMED****ASSOCIATE PROFESSOR****PG & RESEARCH DEPARTMENT OF COMMERCE****JAMAL MOHAMMED COLLEGE****TRICHY****ABSTRACT**

Internet banking refers to the use of technology, which allows customers to perform banking transactions electronically without visiting a brick and mortar institution. Up gradation of technology, innovation and modernization are the key factors of having excellence over others in banking sector. The purpose of the research is to determine the factors influencing adoption level of Internet banking by the bank customers in Tiruchirappalli District. There are ten factors compiled into a structural model to explain the customer's adoption level of internet banking i.e. awareness of service, security, cost, computer self efficacy, keenness to change, perceived usefulness, perceived ease of use, trust, attitude and adoption intention. The data were collected using convenience-sampling method by randomly taking all the bank customers that have using Internet banking in Tiruchirappalli District. The data collected was analysed by use of frequency, percentage, means and correlation.

**KEYWORDS**

Internet Banking Services, Innovative Methods, Factors, Fund Transfer.

**INTRODUCTION**

Indian Banking Sector has undergone a tremendous change during the last decade in terms of transformations of technology advancements. It has become completely dependent on technology as the service/product channel. The bank that used the right technology to supply timely information has seen productivity increase and got a competitive edge over others. Banks need greatly enhanced use of technology of the customer friendly, efficient and competitive existing services and business. They also need technology for providing newer products and newer form of services in an increasingly dynamic and globalise environment.

Electronic services allow a bank's customers and other stakeholders to interact and transact with the bank seamlessly through a variety of channels such as the Internet, wireless devices, ATM's, On-line banking, phone banking and Tele banking. The services offered under e banking include electronic fund transfer, electronic clearing service and electronic payment media, viewing account details, chequebook request, transaction enquiry etc. On-line banking helps consumers to overcome the limitations of place and time as they can bank anywhere, anytime as these services are available 24 hours, 365 days a year without any physical limitations of space like a specific bank branch, city or region.

**SIGNIFICANCE OF INTERNET TECHNOLOGY IN BANKING**

- 1) More convenience in transacting business
- 2) Better knowledge of state of accounts
- 3) Possible lower cost of accessing banking services
- 4) Possibility of attracting new customers
- 5) More scope to offer differential services
- 6) Opportunity for banks to deliver a dynamic range of virtual financial services at less cost through the network
- 7) Opportunity for expanding banks operational base by participation in shared networks.
- 8) Greater opportunity to cross-sell.

**THEORIES SUPPORTING INTERNET BEHAVIOUR OF CUSTOMER**

Several competing models have been widely used by information system researches to predict the intention to adopt IT. These models are:

**INNOVATION DIFFUSION THEORY (ROGERS, 1983)**

According to this theory, innovation adoption is a process of uncertainty reduction. To reduce uncertainty about the new technology, individuals will gather and synthesize information about the technology. Diffusion researchers have identified five product characteristics that seem to influence consumer acceptance of new products (i) relative advantage (ii) compatibility (iii) complexity (iv) trialability and (v) Observability.

**RELATIVE ADVANTAGE**

The new products most likely to succeed are those that appeal to strongly felt needs. In banking, ATMs have diffused through the social system quickly because they offer high-perceived relative advantage to consumers who want 24 hours availability.

**COMPATIBILITY**

The degree to which potential consumers feel a new product is consistent with their present needs, values and practice is a measure of its compatibility. Compatibility of a new product is an important determinant of its acceptance.

**COMPLEXITY**

Complexity is the degree to which an innovation or a new product is perceived as difficult to understand and use affects product acceptance. The more complex the new product, the more likely it will be difficult to gain acceptance.

**TRIABILITY**

New products are more apt to succeed when consumer can try or experiment with the idea on a limited basis. Sampling is an effective method of inducing trial of new products. Enhancing the triability of new products can be accomplished through sampling – packaged goods.

**OBSERVABILITY**

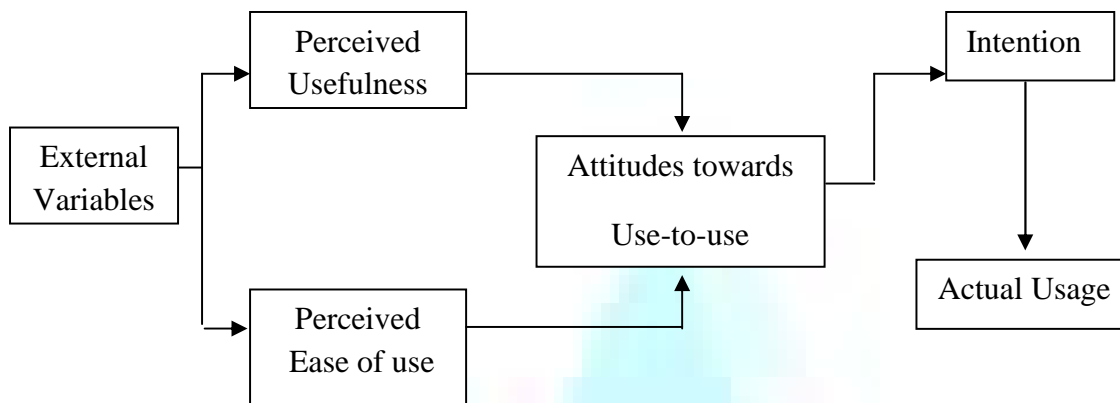
Observability and communicability is the degree to which results from using a new product are visible to friends and neighbours. Marketers can sometimes employ strategies to enhance the visibility of products by inducing celebrities to use them.

**TECHNOLOGY ACCEPTANCE MODEL (DAVIS 1989)**

The Technology Acceptance Model (TAM), developed by Davis (1989), has been one of the most influential theories in the IT literature. TAM explains the causal links between individuals' perceptions, inclinations, intentions and behaviours in the acceptance of information technologies based on four main elements. These elements are the following:

1. Perceived Usefulness, 2. Perceived Ease of Use 3. Attitude 4. Behavioural Intention

**TECHNOLOGY ACCEPTANCE MODEL**

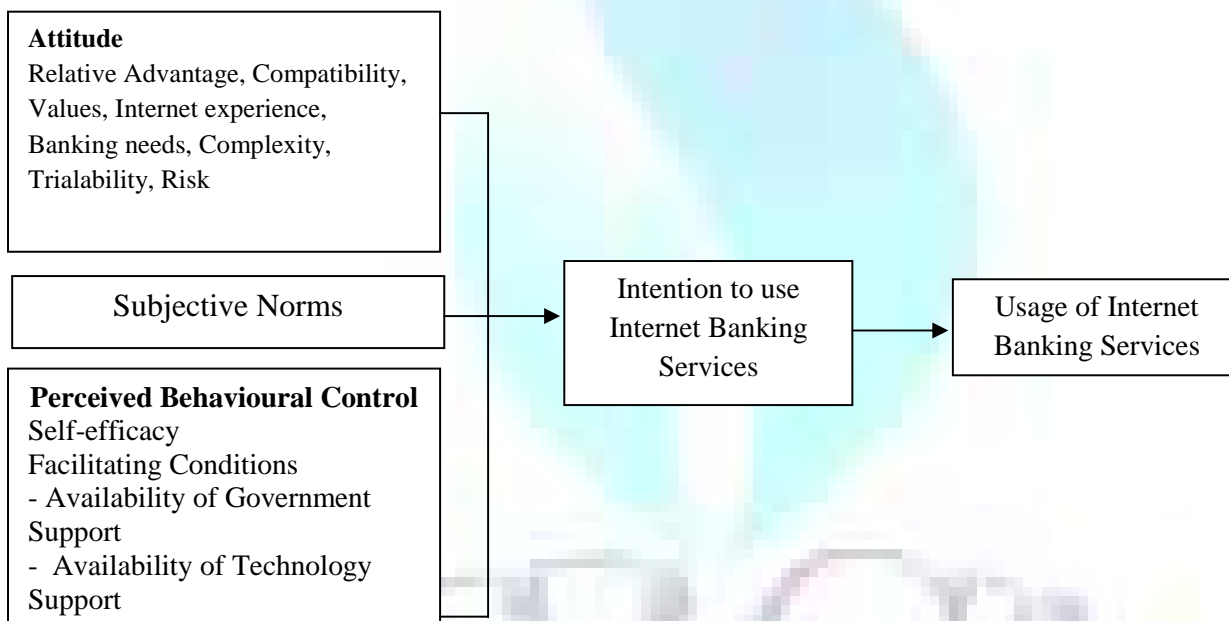


**Perceived usefulness:** Perceived usefulness is one of the components of Technology Acceptance Model (TAM), is the primary prerequisite for mass-market technology acceptance, which depends on consumers' expectations about how technology can improve and simplify their lives.

**Perceived ease of use:** According to perceived ease of use is the extent to which a person believes that using a particular system will be free of effort. It is a critical factor in the development and delivery of Internet banking services.

**THEORY OF PLANNED BEHAVIOUR (TPB) (Ajzen 1985):** An expansion of the TRA is the Theory of Planned Behaviour (TPB) (Ajzen, 1985). TPB includes the construct, perceived behavioural control to measure and account for the extent to which users has complete control over their behaviour.

**FRAMEWORK FOR THE ADOPTION OF INTERNET BANKING**



**ATTITUDE**

Attitude toward the behaviour is defined as the individual's positive or negative feelings about performing behaviour. It is determined through an assessment of one's beliefs regarding the consequences arising from a behaviour.

**SUBJECTIVE NORM**

Subjective norm is defined as an individual's perception of whether people important to the individual think the behaviour should be performed. The contribution of the opinion of any given referent is weighted by the motivation that an individual has to comply with the wishes of that referent.

**PERCEIVED BEHAVIOURAL CONTROL**

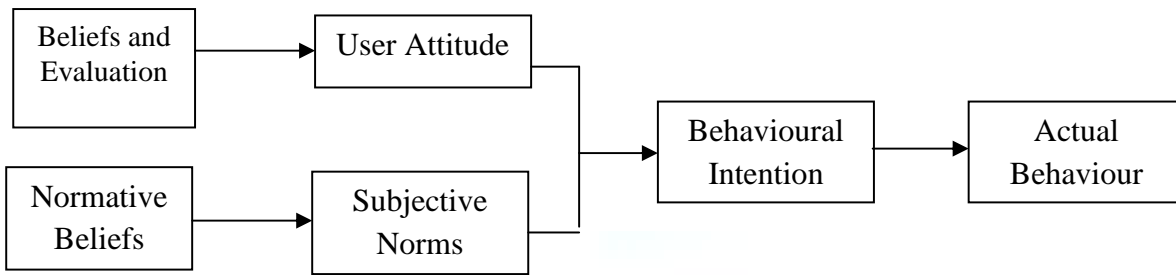
Behavioural control is defined as one's perception of the difficulty of performing a behaviour. It is determined by control beliefs about the power of both situational and internal factors to inhibit or facilitate the performing of the behaviour

**THEORY OF REASONED ACTION (TRA) (FISHBEIN & AJZEN, 1975)**

The intention to accept or reject a particular technology is based on a series of tradeoffs between the perceived benefits of the system to the user and the complexity of learning or using the system. This phenomenon can be reasonably explained by using the Theory of Reasoned Action. TRA essentially argues that social behaviour is motivated by an individual's attitude towards executing that behaviour. Therefore, the change of behaviour is a function of one's beliefs about the outcomes of the behaviour and an evaluation of the value of each of those outcomes.



THEORY OF REASONED ACTION



**ATTITUDE TOWARD THE BEHAVIOUR**

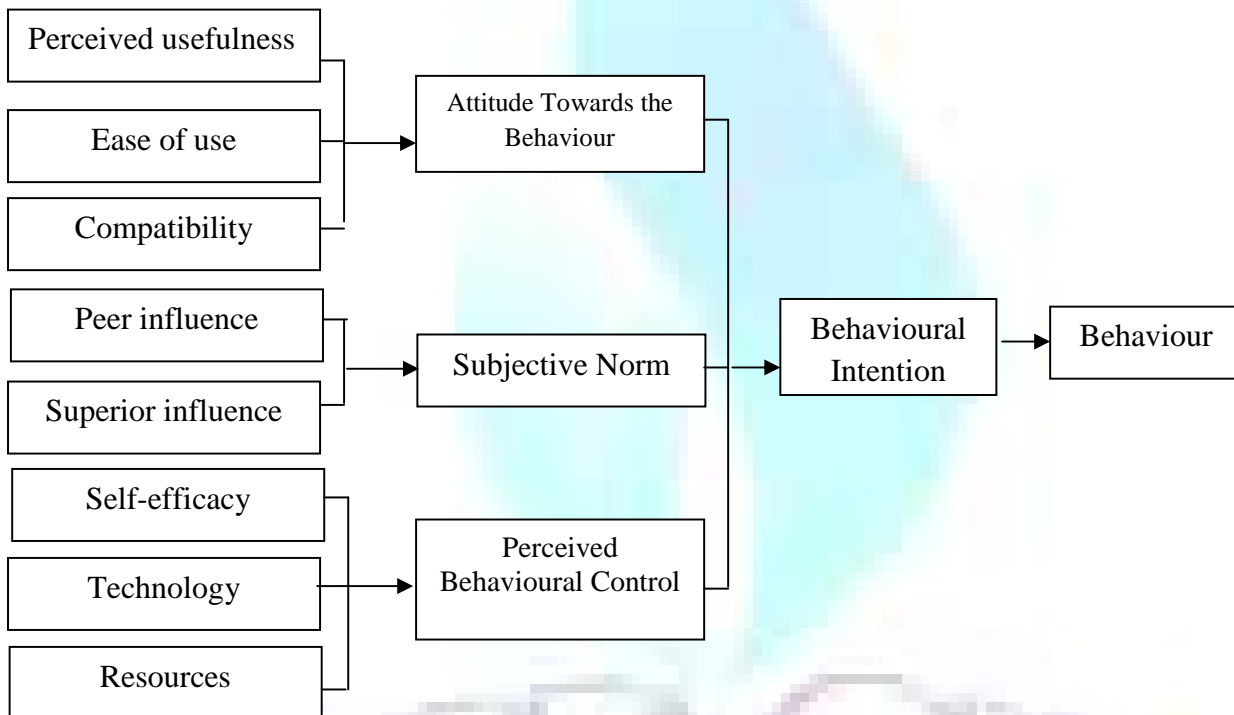
Attitude toward the behaviour refers to the person’s judgment that performing the behaviour is good or bad. According to the theory, attitudes are a function of beliefs. In general, a person who believes that performing a given behaviour will lead to positive outcomes will hold a favourable attitude toward performing the behaviour.

Subjective norms are a function of normative beliefs. The general subjective norm is determined by the perceived expectation of specific referent individuals or groups, and by the person’s motivation to comply with those expectations.

**DECOMPOSED THEORY OF PLANNED BEHAVIOUR (TAYLOR & TODD,1995)**

The decomposed theory of planned behaviour originated from theory of planned behaviour (TPB) that posits that actions are determined by a combination of people’s behavioural intentions and perceived behavioural control (Ajzen, 1991). In the decomposed theory of planned behaviour attitude, subjective norms, and perceived behavioural controls are all decomposed into lower level belief constructs (Taylor & Todd, 1995).

DECOMPOSED THEORY OF PLANNED BEHAVIOUR



**ATTITUDE**

Attitude is defined as the degree to which the individual favours the behaviour being examined. It focuses on three attitudinal components: perceived usefulness, perceived ease of use, and compatibility.

**Subjective norms:** Subjective norms refer to the social pressures that make an individual perform a particular behaviour. Different social groups might have different opinions regarding the adoption of a particular technology.

**PERCEIVED BEHAVIOURAL CONTROL**

Perceived behavioural control accounts for situations where individuals do not have complete control over their behaviour and are made of two components. The first is self-efficacy reflecting the personal comfort with using technology. The other component includes facilitating conditions and other resources needed to use the technology.

**OBJECTIVES OF RESEARCH**

- 1) To study the personal profile of consumers selected from the study units.
- 2) To analyze the factors that influence customers to adopt Internet banking services and consumer satisfaction in the study area.

**RESEARCH METHODOLOGY**

**POPULATION, SAMPLE AND SAMPLING**

The population used is the bank customers who use Internet banking service. The sample is not restricted from how long they have used internet banking, because there are equal respondents between long-user internet banking and customers who have just used few months using internet banking and thus data variability can be obtained in order to describe customer’s decision to still continue using internet banking in the future or not. The data were collected from 50 respondents by convenience sampling method randomly taking all the bank customers that have using Internet banking in Tiruchirappalli District. To study the personal profile and to analyse the factors that influence customers to adopt Internet banking services, a structured questionnaire was prepared. Questionnaire

contains two parts. Part I relates to demographic profile of the customers and Part II contains the factors which influence customers to adopt Internet banking services. The data collected was analysed by use of frequency, percentage, means and correlation analysis.

**DATA ANALYSIS**

Demographic profile of the respondents is presented in Table 1.

From Table 1, the sample customers were mostly in the age group of 31-40. Out of 50 respondents 32 of them are male and 18 of them are female. Furthermore, a majority of the respondents were married (60%). The respondents were predominantly post-graduates (50%) and graduates (26%). This implies that the respondents had high literacy levels. With regard to employment status, the respondents were a mix of government employee (16%), private employee (44%), self employed (10%) and professional (30%). And regarding the account status 84% of the respondents has savings bank account and 16% of the respondents are current account holders.

**TABLE 1: DEMOGRAPHIC PROFILE OF THE CUSTOMERS**

S.No.	Demographic profile	Frequency	Percentage
1.	Gender: Male	32	64
	Female	18	36
2.	Age (years): Below 30	19	38
	31-40	20	40
	41-50	08	16
	Above 50	03	6
3.	Marital status: Married	30	60
	Unmarried	20	40
4.	Educational qualification: Up to HS	04	8
	Graduate	13	26
	Post graduate	25	50
	Professional	08	16
5.	Occupation: Government employee	08	16
	Private employee	22	44
	Self-employed	05	10
	Professional	15	30
6.	Type of account: Savings Bank a/c	42	84
	Current a/c	08	16

**RESULTS OF FACTORS THAT INFLUENCE CUSTOMERS TO ADOPT INTERNET BANKING SERVICES**

Awareness of service, security, cost, computer self efficacy, keenness to change, perceived usefulness, perceived ease of use, trust, attitude and adoption intention are the factors are considered for the adoption of internet banking services by the respondents. Each variable was measured using Likert scale with a weight from 1 to 5 i.e. highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied.

**TABLE 2: RESEARCH INSTRUMENT**

Questions	Mean	Std. deviation
<b>Awareness of service:</b> Knowing that bank had IB service Knowing benefits and risks from using IB Knowing application procedure of IB service Knowing how to use IB	17.24	2.759
<b>Security:</b> Banks gives security guarantee to do transactions over IB IB services keeps accurate record of transactions Using IB for money transactions is secure IB system contains comprehensive FAQs sections for common problems	15.12	3.578
<b>Cost:</b> IB is a cheaper way to conduct banking activities Banks offers additional benefits for internet banking users Banks encourages me to use internet banking	11.26	2.414
<b>Computer self efficacy</b> I could complete my bank transactions using the IB system if I had only online help for reference I could complete my banking transactions using the IB system if I had only the system manual for reference	7.52	1.972
<b>Keenness to change:</b> Willingness to adopt new technological advancement for doing banking transactions Level of awareness of the new services being introduced in the banking sector.	8.5	1.460
<b>Perceived usefulness:</b> Using IB in my job increase my performance Using IB in my job increase my effectiveness Using IB in my job increase my productivity I would find the IB system useful in conducting my banking transactions	17.46	2.557
<b>Perceived ease of use:</b> Interacting with IB does not require a lot of my mental time Interaction with IB is clear and understandable It is easy for me to become skillful at using IB Learning how to use IB systems is easy for me	16.56	2.689
<b>Trust:</b> I trust my banks internet banking site The IB site keep customers best interest in mind The IB site keeps its promises and commitments I trust in the benefits of the decision of the IB site	15.94	2.951
<b>Attitude:</b> In my opinion it is desirable for every customers to use IB My attitude towards IB usage is positive Using IB is a wise idea	11.82	2.585
<b>Adoption Intention:</b> I will use IB on regular basis in the future I will strongly recommend others to use IB Whenever I have an access to internet, I intend to use IB Feels satisfied with the benefits I can get from IB	16.12	3.141

From the mean values that there is a significant relationship between awareness of service and perceived usefulness i.e. more awareness about the internet banking service useful to the customers for doing banking transactions effectively. And another factor such as perceived ease of use has significant relationship with adoption intention of Internet services in the future. Because customers feel easy for doing transactions over Internet so they want to continue this service in the near future also.

#### RESULTS OF CORRELATION COEFFICIENT MATRIX

Pearson's correlation coefficient, normally denoted as  $r$ , is a statistical value that measures the linear relationship between two variables. **Correlation Matrix**

		1.Awareness of Service	2.Security	3.Cost	5.Computer Self Efficacy	6.Keenness to change	7.Perceived Usefulness	8.Perceived Ease of Use	10.Trust	11.Attitude Towards Using	12.Adoption Intention
Correlation	1.Awareness of Service	<b>1.000</b>	.235	<b>-.049</b>	.310	.010	.779	.628	.222	.307	.536
	2.Security	.235	1.000	.544	.494	.270	.348	.457	.797	.265	.424
	3.Cost	<b>-.049</b>	.544	<b>1.000</b>	.203	.483	.198	.093	.426	.289	.351
	5.Computer Self Efficacy	.310	.494	.203	<b>1.000</b>	.064	.445	.506	.539	.267	.227
	6.Keenness to change	.010	.270	.483	.064	<b>1.000</b>	.036	.146	.130	.035	.076
	7.Perceived Usefulness	.779	.348	.198	.445	.036	<b>1.000</b>	.609	.385	.430	.666
	8.Perceived Ease of Use	.628	.457	.093	.506	.146	.609	<b>1.000</b>	.393	.485	.371
	10.Trust	.222	.797	.426	.539	.130	.385	.393	<b>1.000</b>	.320	.608
	11.Attitude Towards Using	.307	.265	.289	.267	.035	.430	.485	.320	<b>1.000</b>	.558
	12.Adoption Intention	.536	.424	.351	.227	.076	.666	.371	.608	.558	<b>1.000</b>

These numbers measure the strength and direction of the linear relationship between the two variables. The correlation coefficient can range from -1 to +1, with -1 indicating a perfect negative correlation, +1 indicating a perfect positive correlation, and 0 indicating no correlation at all. From the above table it indicates some of the factors are positively correlated and the factors such as cost v/s awareness of service has negatively correlated.

#### CONCLUSION

The purpose of this research is to determine the factors influencing adoption level of Internet banking by the bank customers in Tiruchirappalli district. There are ten constructs compiled into a structural model to explain customer adoption level of internet banking such as Awareness of service, security, cost, computer self efficacy, keenness to change, perceived usefulness, perceived ease of use, trust, attitude and adoption intention. The results show that there is a significant relationship between awareness of service v/s perceived usefulness and perceived ease of use v/s adoption intention. In order to increase the number of Internet users the banker should provide consumer education regarding the usage of Internet banking service to the customers. In addition banks should also improve the customer confidence to use Internet banking service for overall customer satisfaction.

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