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**GRT** **INTERNET BANKING AND FACTORS AFFECTING  
ON ADOPTION OF INTERNET BANKING: A  
REVIEW OF LITERATURE**

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**Abstract:-** Purpose – The development of the Internet is changing the way financial services are provided in all over the world. The Internet banking facility has resulted in new ways of delivering banking services. The purpose of this paper is to study internet banking technology and identify the various factors affecting on consumer adoption of internet banking.

**Design/Methodology/Approach** – For this research only secondary data source are used. To accomplish the study aims, this research is based on the examination of various journals, all of which are directly related to Internet banking and its adoption. The secondary data were collected from various online journals, magazines, text books, new paper articles etc.

**Findings** – It shows that two models are very popular for predicting consumer behavior and attitude are Theory of Reason Action (TRA) and Theory of Planned Behavior (TPB). Available literature shows that, Technology Acceptance Model (TAM) is very useful for analyzing acceptance of technology among users. PU, PEOU, trust, security and privacy, demographic profile of user are very important factors for internet banking adoption process.

**Keywords:** Internet banking, PU, PEOU, Security-Privacy, Trust, Easiness.

**INTRODUCTION:**

Delivery of banks services to a customer at his office or home by using electronic technology can be termed as e-banking. The new world of electronic banking is changing day by day. It is very important to understand the customer's perception on Internet banking. Now, there are number of financial institutes and pressurized banks whose main intension is to attract the customers and improve customer's perception by introducing many alternate delivery channels. Many banks have implemented Internet banking to offer their customers a variety of online services with the more convenience for accessing information and making transaction.

Banks are always forced by the customers to device their strategy to grow in a global competitive market environment. Now a day's customer wants every service at his place. The concept of banking has drastically changed, where technology is the most dominating factor which has helped the banks to have mixed knowledge with innovative products/services to win the competitive market. Before some years ago all the business were managed manually, with little use of computers, but now a day's, every transaction is done electronically through various e-channels like, ATM's, Credit/Debit cards, Internet-Banking, Mobile-Banking, Tele-Banking etc. which is known as e-banking.

Customer satisfaction and customer retention are increasingly developing into key success factor in e-banking. The Consumer refers to the individual who uses a product or service. Dynamic changes in the competition as well as customer expectations have resulted in a dramatic shift from one time transaction based approach to long-term relationship orientated approach. Increasing demands of the customers as well as the intense competition in the marketplace forced banks to device their strategies accordingly to tap the growing market potential. There will be huge acceptance of online banking with the passage of time with growing awareness and education.

With the advent of Internet and popularity of personal computers, there is both an opportunity and a challenge for the financial service industry, particularly the banking industry. Internet banking is changing the banking industry and is having major effects on banking relationship. The purpose of this study is to understand internet banking technology in detail and to

study most influencing factors that forces to individual for the adoption of internet banking service.

#### **METHODOLOGY AND SOURCE OF DATA:**

The purpose of this study is to understand internet banking technology in detail and to study most influencing factors that forces to individual for the adoption of internet banking service. To accomplish the study, this research is based on the examination of various journals, all of which are directly related to internet banking and its application. As we believe that journals are the recourses that are most commonly used to acquire information and release new findings, conference papers, Master Theses, doctoral dissertations, text books, news reports, and unpublished working papers are excluded. Due to the youth and diversity of this area of research, journals, and thus a literature search was conducted using the various electronic databases.

#### **REVIEW OF LITERATURE**

Perkins et al. (2013) studied the factors affecting the adoption of online banking in Ghana and they found that all the factors such as PU, PEOU, Government Support, Trust and Security have a significant influence on Ghana's customer's intention to use internet banking. Study suggest to the bank managers to more concentrate on the promotional and advancement on the priceless paybacks to gain more internet banking adopters in Ghana. The study was very restricted scope about only for factors. To identify predictable results on adoption process, the scope of study should be increased by considering other important internet banking adoption factors. Based on the qualitative data collected for this study it is found that Government of Ghana shown a lot of support for internet banking over last few years but still awareness about internet banking among the banking customer is not meet as it was initially expected.

Mohan et al (2013) evaluated determinants of internet banking intention in Malaysia by using TAM and TRP model. The result of the study reveal that as compared to self-efficacy and trust factor, PEOU is the main factor towards the use of internet banking service among the customers in Malaysia. The study also found that self- efficacy and trust are negatively related to each other with intention towards online banking. In Malaysia, the adoption ration of internet banking is more among customers when they feel that it is very much necessary, easy and useful to them. The scope of the study was very restricted due to time limit. Also the important factors such as security and privacy are not covered in this study which is very much important to identify the perception of customers. Study found very interesting result about relation of sex with internet banking adoption and researchers found that there is more number of female internet banking users than male banking customers. In Malaysia, media reference has a significant impact on intention towards internet banking usage.

Giordani (2012) has examined electronic banking in Greece. The study was aimed to identify the adoption of electronic banking (e-banking) services offered by commercial banks in Greece. Two factors such as income level and higher education have positive impact on the adoption of internet banking in Greece. Especially homeowner peoples avoid for internet banking because of complexity in the online transactions and some other online banking issues. Because of high electronic risk, Greek customers mostly prefer traditional way of baking that is branch banking transactions. The cost of using internet banking is very less as compared to the branch banking. The findings provide recommendations to the banks managers in the Greek that, they should improve customer relationship management by adoption latest CRM tools. By proper marketing campaigns and providing necessary awareness sessions about internet banking to their existing customer's internet banking adoption ratio about internet banking service can be increased.

Mansumittrchai and AL-Malkawi (2011) examined factors underlying the adoption of online banking by Mexican customers. The study focused on the innovation of delivering financial services through the internet by using Rogers (1983) model. In the study two phases of research methods used such as qualitative and quantitative research methodologies. In Mexico, difficulty was the first most important attribute for adoption of internet banking and second attribute was trust. Non adopters feels that internet banking is very difficult, complicated, confusing and very risky also. But adopters trusted on the security and privacy concerns provided by banks. Adopters prefers internet banking system in Mexico because to maintain life style and innovation in the services. Both adopters and non-adopters agreed that to carry internet banking services individuals requires lack of computer skills. Compatibility was the important attribute for internet naming adoption but reference group plays an important role too.

Kumbhar (2010) has investigated satisfaction level of customers with an alternative banking and to understand problems in alternative banking which adversely effects on customer satisfaction. The gender and income level of customer were not significant factor in determination of customer satisfaction. Study also found that some factors such as efficiency, responsiveness, easy to use, convenience etc. were found major effect on customer satisfaction in alternative banking. By providing high quality to the customers, customer satisfaction in alternative banking can be increased. Some services such as front office, core banking, EFT, MICR, credit card, ATM, internet banking and mobile banking services should be provided to improve service quality and customer satisfaction in alternative banking system.

Zhao et al (2009) investigated adoption of internet banking service in China. The study used Qualitative and Quantitative methodologies in this research and to validate proposed structural framework, Structure Equation Modeling (SEM) approach was used. Findings say that, perceived risk of IBS has a significant negative effect on behavioral intension to adopt internet banking and high trust in the institution the lower perceived risk in internet banking. To increase the adoption rate

in China, banks have to publish data protection policy supported by Chinese government. Banks should guarantee that data of a customer id protected by best security method available in information technology.

Ozdemir and Trott (2008) examined the effect of internet banking adoption factors by adopting multi-method approach with the use of qualitative and quantitative types of research. Researchers applied an extended TAM with IDT and theory of perceived risk to evaluate different internet banking adopters and non-adopter categories. In Turkey, perceptual factors in relation to banks also influence in internet banking adoption process. The result shows that in Turkey, there is a positive relationship between PU and internet usage frequency using internet banking. The internet banking adopters had trust worry regarding banks, also they use internet banking service for only banking transactions with low monetary value. In Turkey, there is a big security problem regarding transaction passwords. Users getting frustrated because of monthly password change system because the process was very long and difficult to. For the growth of internet banking in Turkey, study suggests to educate the customers regarding the security issues.

Sr.No	Researcher	Year	Factors Used
1.	Hari Mohan et al.	2013	Self-efficacy, Trust, PEOU, Media reference
2.	Donnelie K Muzividzi et al.	2013	Perceived security, Internet experience, Internet prestige, Marketing exposure, Internet skills, Reliability, Demographic characteristics
3.	Peter KamauNjuguna et al.	2012	PU, PEOU, Perceived self- efficacy, Perceived compatibility, Perceived relative advantage, Perceived result demonstrability
4.	Chao Chao Chuang and Fu-Ling Hu	2012	Convenience, Accessibility and feature availability, Security, Privacy, Speed, Fees and Charges
5.	Apostolos N. Giovanis et al.	2012	PU, PEOU, Compatibility, Security and Privacy, BI
6.	WadieNasri,	2011	Demographics Characteristics, Convenience, Prior internet knowledge, Security Perception, Perceived Risk, Information on online banking
7.	ShumailaYousafzai and MirellaYani-de-Soriano	2011	PU, PEOU, Age, Gender, TR, BI
8.	Neha Dixit and Dr. Saroj K. Datta,	2010	Security and Privacy, Trust, Innovativeness, Familiarity, Awareness
9.	Anita Lifen Zhao et al.	2009	Perceived risk of IBS, Trust in bank, IBS Competence, Behavioral intension of using IBS
10.	GuangyingHua	2009	PEOU, Security, Privacy Policy
11.	HakanCelik,	2008	PU, PEOU, PBC, PPL (Perceived Playfulness), PR (Perceived Risk), ATT (Attitude), BI (Behavioral Intension)
12.	Amin Hanudin	2007	PU, PEOU, Perceived credibility, Computer self-efficacy
13.	Sharman Lichtenstein and Kirsty Williamson	2006	Accessibility, Self-efficacy, Convenience, Usability Risk and Cost, Relative advantage, Knowledge and support

Source: Review of Literature

## CONCLUSION

This study shows that, many researchers used theoretical models to predict behavioral intentions of an individual are presented. It shows that two models are very popular for predicting consumer behavior and attitude are Theory of Reason Action (TRA) and Theory of Planned Behavior (TPB). Available literature shows that, Technology Acceptance Model (TAM) is very useful for analyzing acceptance of technology among users. Many studies used an integrated approach of TRA, TPB and TAM to identifying internet banking acceptance among customers. Many factors that effects on adopting or rejecting internet banking varies from country to country. Literature shows that many studies added some factor in TAM model to evaluate their research. PU, PEOU, trust, security and privacy, demographic profile of user are very important factors for internet banking adoption process. All these factors found very common in the researches related identifying technology acceptance among customers. For the growth of internet banking many researcher suggest to the bank managers of their respective country to adopt better internet banking advertisement policy, market campaign, conducting some online sessions



etc. Banks managers should create awareness among their existing banking customers about internet banking system.

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