
AN ASSESSMENT OF CUSTOMER ATTITUDE TOWARDS INTERNET BANKING IN GHANA

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Abstract

Internet Banking has revolutionized the banking industry in Ghana with the countless opportunities and benefits it offers to both the Banks and their customers. As a result, Banks are compelled to inculcate internet banking into their service offering in order to remain viable. That notwithstanding, the adoption of internet banking in developing countries is yet to reach the desired levels. This study therefore sought to assess customer attitude towards Internet Banking in Ghana by gathering data from customers of all the commercial banks in Ghana to identify benefits, difficulties and essential success factors for the adoption of internet banking in the Ghanaian banking industry. Utilizing a selected sample size of 167 respondents, the study established that the introduction and adoption of internet banking is a response to changes in customer needs and changing trends in the banking industry. As such, perceived ease of use, perceived usefulness, and trust were found to be the key drivers influencing customers attitude toward Internet Banking. However, the major drawback in the adoption of Internet Banking among customers in Ghana was attributed to poor internet connectivity resulting from the relatively weak technological infrastructure available. Furthermore, it was found that age distribution and gender have no significant influence on the usage of internet banking in Ghana. Therefore, banks should pay less attention on age and gender tailored internet banking services since those efforts are most likely to be unsuccessful.

Keywords: Internet banking, Banks, Ghana.

JEL Codes: G21, G29

1. INTRODUCTION

Significant variations in the wide-reaching business and economic environment can be attributed to the rapid growth of information technology which has immersed into the behavioural pattern of millions of people. The banking sector particularly has witness a speed in communications and transactions for customers as a result of developments in Technology. (Booz et al., 1997). Internet banking is a major technology that has brought innovation into the banking sector across the world and has significantly contributed to changing the face of banking practice. It is defined as the providing of internet-based services or information to the customers of a bank (Abrol, 2014). The internet banking is considered as an added outlet that saves customers from costs related to physical branch visitations and queuing for a service as well as providing the convenience of performing banking activities from one's work or home anytime of the day. Online banking removes restrictions related to geography as well as time boundaries of banking services (Yang et al., 2007). Also juxtaposing with banking practice as it was, the introduction of

computers as a replacement for labour has significantly reduced cost and also increased availability of banking 24 hours a day. 24/7 (Wu et al., 2006).

In making online banking services available to customers, two general business models are involved; Two general business models exist in the providing online banking services to customers; Firstly, incumbent bank often referred to as bricks and clicks model, and involves inculcating online banking to augment the existing banking practice and blending in branches, online service, ATM, and call centres services into a complete structure to be propelled by e-banking as an alternate outlet for delivering services (Abrol, 2014). The second on the other hand operates without branch locations or offices and relies solely on the internet, wireless networking and telecommunication networks in offering banking services. This model is referred to as direct bank, virtual bank or internet primary bank. (Xu & Zhao, 2000). In summation, the provision of online banking facilities is rapidly becoming a necessity rather than a luxury. (Ganesan & Vivekananda, 2009).

Three practical forms of internet banking exist. They have been defined by Thulani et al, (2009) as informational, transactional and communicative internet banking. The Transactional based internet banking, being most widely adopted, provides all of the merits of the traditional brick and mortar bank. It allows the customer absolute control with regards to the account operation including deposits, transfers withdrawals payments for goods and services online and account updates. Communicative internet banking permits interaction among the bank system and clients. This is however limited to basic services such as account enquiry, email exchanges, loan application and account information updated such as addresses and contact telephone numbers. This however, does not permit the transfer funds. Informational internet banking does not permit any link, connection, integration or whatsoever with the bank's systems. In simple terms, the bank only provides relevant information related to the products and services such as a brochure would contain for the Marketing drive.

According to a research on Internet banking, banking institutions who do not provide internet banking service are projected to lose in excess of 10% of their total customers in the course of five years owing to an expected decline in their competitive advantages previously held in the delivery of services (Tower Group, 2005). The provision of internet banking services as a secondary channel of delivery enhances banks effort to significantly reduce operating costs through the reduction of physical branch networks and streamlining of labour which is expected to significantly improve service provision and ultimately lead customer satisfaction and retention (Khalfan et al., 2006; Almogbil, 2005).

Banks are faced with the challenge of appreciating the needs of customers and satisfying their expectations and demands with regards to internet banking. According to Courtier & Gilpatrick (1999) to appreciate the factors that has the potential of influencing customers' decision to embrace and fully adopt internet banking services, banks would have to conduct periodic and consistent surveys on customers' requirements. Such understanding will aid in designing and building suitable strategies and websites with the aim of encouraging customers to embrace and fully make use of the internet banking channel.

An evaluation of existing literature in relation to internet banking points out that in spite of the existence of countless studies that make an attempt at identifying the factors affecting competitive advantage of banks (Guriting & Ndubisi, 2006) or users (Cheng et al., 2006), a study to highlight the factors that influence customers' attitude to internet banking within the banking industry of Ghana is yet to be conducted. This gap in literature lends credence to the need to investigate this subject area in order to provide useful insights to banks, internet service providers, government and other key stakeholders of the internet banking industry in Ghana.

Against this backdrop, this study seeks to assess the attitude of customers towards Internet banking services of banks in Ghana. The following specific objectives were exploited to arrive at this primary objective:

1. Identify customers' attitude towards internet banking in the Ghanaian Banking industry.
2. Delve into the key elements that influence customers' attitude towards internet banking usage in Ghana.
3. To examine whether age and gender of customers plays any significant role in the usage of internet banking.

2. LITERATURE REVIEW

This section discusses relevant literature and industry-related journal articles that focus on internet banking along with customers' attitude towards the service in Ghana. This chapter entails theories and models that exist within internet banking domain.

2.1 Overview of Internet Banking

Chang & Hamid (2010) defined internet banking as the medium by which customers execute transactions remotely through electronic equipment. In other words, internet banking involves the provision of banking services via technology-enabled platforms without employing the physical resources of both the bank and customers (Alsajja and Dennis, 2010). According to Abrol (2014), internet banking entails a system that allows the customer of a bank to access accounts and generic information on bank products and services via a personal computer or other gadgets. Internet banking products and services encompass both wholesale and retail products that target different classes of the bank's customers. The foregoing definitions suggest that internet banking involves a remote access to services ranging from information push services, through information-download services to full-transaction services (Boateng & Molla, 2006). Thus, in its holistic view, internet banking allows for the ease of executing certain banking transactions such as funds transfer. Apart from this, the service can also make it easier for customers to, for example, make loan applications online or place investments. A major feature of internet banking service is its availability even during odd hours of the day. By their architecture, internet banking accounts can be accessed any time, provided the customer has access to internet.

2.1.1 Types of Internet Banking

Internet banking takes three main forms (Thulani et al, 2009) and has been identified as, information, communication and transaction-based internet banking. These have been examined below:

Information: The information-based internet banking service constitutes the first step for rendering internet banking services. This usually comes by way of banks' websites providing information about the products and services of the institution to its customers. The information may also be retrospective to include additional records such as the bank's annual financial report for access by their customers and other stakeholders (Mu, 2003; Diniz; 1998).

Communication: This class of internet banking provides a medium of communication the bank's system to the customer and vice versa. The communication may include emails, account inquiries, forex and interest rates information, among others. This level of internet banking requires an active system that will support timely response to queries by customers. With the current level of technological integration, the system for responding to communications can be automated, or may involve dedicated bank personnel assigned to handle customer communications (Diniz; 1998).

Transaction: This class of internet banking permits customers to undertake certain transactions such as accessing bank accounts, payment of bills and taxes, fund transfers, among others. This is the riskiest among the three, hence its usage will usually come with protected passwords, Personal Identification Numbers (PIN) and other forms of authentication before a transaction can be completed. Token numbers are often mandatory to authorize a transaction. To be able to effectively offer high level of security for customers at all times, it is the necessary that the bank develops a robust control system capable of averting fraud, offering customer account protection and preserving the bank's reputation (Thulani et al, 2009).

2.1.2 The use of Internet Banking

Internet banking services can be accessed and conducted from any part of the world once there is access to internet service. Reis et al. (2011) banking via the web permits for a bank's customer to carry out all forms of bank transactions except drawing cash physically across the globe using internet capabilities. Hanafizadeh et al. (2013) are of the opinion that the revolutionizing of banking service delivery allowed customers to transfer cash, make bill payments, request for cheque books as well as check account balances and receive bank statements remotely (Cheung, 2003). In the study by Rouibah et al. (2009), they reported that the quality of internet banking service delivery is necessary for a bank to remain competitive in the banking space. In this light, most banks have given particular attention to continuous improvement in their internet banking service delivery in the bid to guarantee quality to their users; whiles strategies are put in place to integrate internet banking into the mainstream banking activities. Although internet banking offers uncountable benefits to its users, there are stiff factors in the lines of demography, economy, culture, society, politics and technology with impede the full adoption of the service by all bank customers (Hanafizadeh et al.; 2014). Issues bordering on cybersecurity also discourage the widespread acceptance of internet banking as most customers are particular about

confidentiality, privacy and integrity of their transactions. It is important to note, however, that most banks are aware of these threats and have initiated processes to safeguard the safety of online transactions through technologies such as data encryptions (Tassabehji & Kamala, 2012; Suh & Han, 2002).

2.2 Theories of Technology Adoption in Banking

Different theories have been adopted by academics to describe the intentions and actions of people to the embracing of technology and banking via internet (Morris et al., 2003). This section examines a number of these concepts.

2.2.1 Diffusion of Innovation Theory (IDT)

As noted by Horner (2007), diffusion involves the process of ensuring the availability of an innovation to the masses. Thus, innovation entails the recognition and usage of new developments by individuals. The creation of new technologies may be unknown to people until its diffusion to them via print and electronic media or even verbally. Straub (2011) identifies five phases that underpin the adoption of new technology by people, namely:

Knowledge of the innovation, Attitudinal formation towards the innovation, Formation of an adoption or rejection decision about the innovation, Implementation of the new idea, and Confirmation of the decision.

They argued that prior to a person's confirmation of a decision to adopt new technology, some perceived factors interact namely, expected benefits, compatibility, ease of use, and ability to observe the new development or technology. The factors also have bearings on the behavioural intent on the individual in the decision to accept new technology like internet banking (Ejaz 2014; Taylor & Todd, 1995). As a result of these perceived factors, the speed of adoption of new technology differs significantly among individuals. There is a perception that an early adoption of new technology can give a person an edge over his counterparts hence the willingness to adopt also affects how new technology is accepted. The foundation of this theory therefore suggests that there will be variations in the times of internet banking adoption among bank customers.

2.2.2 Technology Acceptance Model (TAM)

The study by Davis (1989) argues that individuals' perceptions about new technology and its ability to meet their needs as well as the user-friendliness of that technology underpin the Technology Acceptance Model (TAM). These factors are also reported to influence the way users embrace technology that is new, taking internet banking for instance. Drawing on the foundations of the model, researchers opine that the decision of an individual to adopt a certain technology is driven by relative norms, attitude and the user's behaviour with respect to the technology. In this light, a bank's customers who is of the view that internet banking can promote their banking activities are more probable to embrace the technology.

2.2.3 Decomposed Theory of Planned Behaviour (DTPB)

The proposition of this theory derives from the foundations of the IDT and the TAM (Taylor & Todd, 1995; Ejaz 2014) as described above. The theory has been employed to argue that a person's intention, belief and behaviour regarding the usage of a system are interrelated in that a

person's attitude is influenced by the seeming worth of the system, user-friendliness of the system as well as its compatibility with other systems (Al-somali et al., 2009). The theory implies that users of multiple gadgets such as mobile phones, iPads and laptops who realize the possibility of using these gadgets to perform banking services remotely would more likely accept internet banking.

2.2.4 Extended Technology Acceptance Model (TAM2)

This Model is influenced by Perceived Usefulness and Perceived User-friendliness (Venkatesh & Davis, 2000). Prior research had attempted to establish the drivers of perceived user-friendliness while not much has been pursued about perceived usefulness (Venkatesh & Bala, 2008). In this regard, this theory was developed and it posits that the usefulness of a system dwells on peoples' views about the system and its relevance to their work. As such, the ability of a new technology like internet banking to enable people be more productive without leaving the workplace to carry out bank transactions is an important driver of adoption.

2.3 Customer Attitude and Internet Banking Services

The key elements influencing adoption comprise the suitability of the service, the flexibility of use and how well-suited it is for the existing lifestyles of consumers. Behavior change towards new technologies can be associated with some personal characteristics. According to Howcroft (2002), the youthful customers appreciate the convenience of online and mobile banking as compared to customers of older generation. The youthful generation of customers also consider the personal contact less significant than the older consumers who value personal contact during transactions. The researcher further established also that, educational levels had little or no effect on the deployment of telephone or online banking. As such, determinants of customer attitude and perception to internet banking services in line with the underpinned theories discussed are as follows.

Service Quality

The life of everyone in the 21st century has been changed by the internet effervescent. The supremacy of the internet and global e-commerce is becoming efficacious with more people embracing the web (Siu and Mou, 2005). This transformation in information and communication technology has nursed the suitable ground for banks target customers with expected quality in financial transactions (Surjadaja et al., 2003).

The quality of a particular service is determined by extent to which a service provide reconciles with a customer's expectation. The quality of online services is measured by the customer on account of the performance and reliability of the online delivery system and not based on the procedure used to develop and produce the service.

Perceived Ease of Use

The ability of a customer to embrace a new technology is largely based on its user-friendliness. Perceived user-friendliness may be a significant determinant of whether a particular technology will be embraced by the customer. This should entail utilization of minimal effort. In relation to internet banking, user-friendliness may refer to the ease to recall URL address, layout of the site,

ease of navigating the site, the simplicity and concise nature of the content (Santos, 2003). Hence perceived user-friendliness is the view point of the customer that banking on internet will be more convenient. Furthermore, Consult (2002) suggested that perceive user-friendliness is the ease with which the customer can try out a new technology and assess its positives with ease.

Perceived Usefulness

Information technology in contemporary times has rapidly changed the face of developments within industries and hence internet banking has assumed a rather diversified and intricate nature. Perceived usefulness is defined by Mathwick et al., (2001) as the extent to which one considers a specific system to affect job performance positively. Nonetheless, Gerrard and Cunningham (2003) observed that, the perceived usefulness is subject to only a few and not all banking services.

Customer Satisfaction

Considering that customer satisfaction is the eventual objective of businesses, It is an imperative hypothetical along with a factual consideration for marketers and researchers of consumer behaviour since firms occasionally do not have full knowledge of the customer's perceptions. The theory of consumer satisfaction is similarly significant for the service industry as well with banks not being an exception. Therefore, it can be concluded that, satisfaction is not just the complete assessment of a service experience, rather, an influence of diverse mechanisms of the service (Dixit and Datta, 2010). Considering the advancement of information and technology in the financial services sector, clients opt to transact with their bank online due to the upsurge in the use of technology influencing the quality of customer satisfaction. In addition, online banking helps to make cost-effective decisions service providers to boost service, gain customer loyalty and expand presence in this generation of progressive competitive business. It therefore brings about customer satisfaction as well as customer loyalty (Liao & Cheung, 2008).

Trust

Service is termed as an intangible performance offered by one party to another which does not convey anything of anything physical. Due to the immaterial nature of a service, consumers are usually skeptical about its usefulness until they consume it and have had an experience (Coulter & Coulter, 2002). Therefore, trust is an indispensable component of rendering a service (Tyler and Stanley, 2007).

Trust is conventionally defined to mean a set of opinions held by an individual which is influenced by his awareness of a number of features. Safety is often consistently associated Trust (Stewart et al., 2001). In the context of online transactions, security is very critical as it directly deals with the customer's activities with the customer having little knowledge about the other party's intentions and capabilities (Urban et al., 2001).

Commitment

Just as trust, commitment is a major theme that helps to gauge the strength of a marketing relationship. In the parlance of internet banking, commitment can be visualized as the mental state of an individual in relation to a website and this affects the way he engages with the website

(Boulaire & Mathieu, 2000). It can be effective or normative. Affective commitment entails the emotional connection of a customer with the bank's website and this can be borne from prior internet experience. On the contrary, normative commitment is born from an individual's sense of moral obligation towards the website. In this light, an individual may be committed to bank online if the bank has demonstrated its trustworthiness and ability to offer valuable solutions (Kassim & Abdullah, 2006). Chung & Kim (2003) posit that online commitment manifests in the form of the individual's intention to revisit the site, carry out business on the site or recommend others to the site.

3. Research Methodology

This section spell outs and discusses in detail the research design comprising of the study sample size, sampling techniques, data collection method, and the tools for data presentation and analysis.

3.1 Research Design

The research basically made use of primary data. This was achieved through administering questionnaires. This offered the researchers with first-hand information on matters touching on the research questions. The study was performed among only bank customers in Ghana who use internet banking services for their bank transactions and were willing to participate in the survey. Following a purposive sample selection technique, 167 respondents who were bank customers who utilized internet banking services for their banking activities were drawn for the study. A 5-point Likert-type scale questionnaire which consisted of both structured and semi-structured was utilized. The first category of questions consisted of questions that relate to the demographic features of the respondents. The second section mainly comprised questions related to internet banking services and usage patterns of respondents. The final section relates to various attitudinal metrics of internet banking usage as well as their sub-indicators along the broad areas of trust, commitment, usefulness, ease of use, service quality, and behavioural intention, among others.

A descriptive statistics and non-parametric analysis techniques was deployed to provide in-depth insights into the description of the variables studied and to examine the existence of dependence or otherwise among the variables using SPSS statistical tool.

4. Results and Discussion

This section details the results of the data analysis and findings of the study. Firstly, it presents an overview of the demographic characteristics of the respondents. It proceeds to examine the various internet banking services used by the respondents. An in-depth examination of the key drivers of internet banking service usage and how the drivers influence respondents' attitude to internet banking has also been presented. Lastly, a detailed examination of the most significant drivers of customer attitude towards internet banking in Ghana is offered.

4.1 Demography Background of the Respondents

The demography characteristics of the respondents were examined according to the gender and age distributions, frequency of internet usage, frequency of branch visits, among others. These

variables were useful in helping the researcher establish the nexus between the demographic variables and the key issues of the study. The outcomes from the survey are offered in Table 1 below.

Table 1. Demography characteristics of the sample

<u>Variables</u>	<u>Type</u>	<u>Frequency</u>	<u>Percentage</u>	<u>Cumulative Percent</u>
Gender	Female	67	40.00	40.00
	Male	100	60.00	100.00
Total		167	100.00	
Age (Years)	18-25	65	39.00	39.00
	26-40	63	38.00	77.00
	Above 40	39	23.00	100.00
Total		167	100.00	
Freq. of Usage	Daily	29	17.00	17.00
	Weekly	17	10.00	27.00
	Fortnightly	47	28.00	55.00
	Monthly	38	23.00	78.00
	Occasionally	36	22.00	100
Total		167	100.00	
Length of Usage	1 to 6 months	43	26.00	26.00
	7 to 12 months	72	43.00	69.00
	More than 1 year	52	31.00	100.00
Total		167	100.00	
Bank visit (monthly)	1 to 5 times	80	48.00	48.00
	6 to 10 times	50	30.00	78.00
	More than 10 times	37	22.00	100.00
Total		167	100.00	

Table 1 shows that majority of the respondents (60%) are males while the remainder (40%) are females. This could mean the internet banking services is dominated by males. However, although the male representation outweighs that of the females, the sample size fairly represents both gender distributions, making it possible for the evaluation of the key issues in the research along gender lines. Of the 167 respondents who provided information about their ages, 39% are between 26-40 years. These respondents were in the majority. The second most represented age group are those between 18-25 years, constituting 38%. Those above the age of 40 were in the minority, with a 23% representation. This suggests that there is a fair representation of customers across all adult age groups, making it suitable to analyse the age structure in relation to the key issues considered in the research.

Since the research is focused on internet banking service which thrives on internet availability and usage by respondents, the researcher proceeded to examine the frequency at which respondents use or access internet services. Evidenced in table 1, majority of the respondents (29%) use internet service fortnightly; followed by monthly internet service users who constitute about 23% of the sample. Occasional users are 22% of the sample, while 17% use internet service on a daily basis. Weekly users are in the minority, representing 10% of the respondents. Thus, there is a fair amount of usage of internet services among respondents, and this suggests

that internet banking services can potentially be accessed by the respondents. Worthy of note however, is that internet usage comes with additional costs, hence respondents may be somewhat restrictive on the scope of online activities performed with their internet.

With regards to the length of time over which the respondents had used internet banking services, it is evident from the results that majority of the respondents (72 or 43%) had been using internet banking service for about seven to twelve months. Apart from this, 31% had been using the service for more than 1 year. Those who had been using the service between one to six months are in the minority, constituting 26%. Overall, it can be ascertained that the respondents had used internet banking services for an appreciable length of time hence their suitability in providing insights on addressing the research questions examined.

In addition, table 1 shows that most of the respondents (48%) visit their bank branches between one to five times in a month. This aside, 30% visit their branches between six to ten times, while a minority of 22% visit their bank branches more than ten times in a month. Thus, it can be observed that there is a moderate level of physical visits by respondents to their bank branches and this is suggestive of the fact that the online banking service has not been developed to a point of being a substitute for physical banking service. This is particularly so as certain transactions such as bank deposits need to be necessarily made physically at the bank.

4.2 Factors that Determine Internet Banking Service Usage by Respondents

Following the main construct of the various theories of technology adoption discussed, the customers attitude towards internet banking were assessed.

Ease of Use of Internet Banking and Usage by Respondents

A key facet that was examined is the ease of use of internet banking service and how this influences the usage attitude by respondents. This was based on the examination of seven metrics of ease of use. The results are offered in Table 2.

Table 2. Ease of Use of Internet Banking and Usage by Respondents

Ease of Use Metrics	N	Mean	Std. Deviation
Doing business on computer system simple or convenient	167	3.20	0.99
Ease of finding needed information on website	167	3.20	1.00
Website easy to use and navigate	167	3.15	0.95
User menus are plainly grouped and are well displayed on the screen	167	3.10	1.10
System flexibility and interactivity	167	3.05	1.04
Website looks professionally designed	167	3.04	1.07
Information on website clear and understandable	167	3.01	1.16

On ease of use of internet banking, simplicity in doing business on a computer has the highest mean score of 3.20 with a standard deviation of 0.99. This indicates that respondents view this metric as an important indicator of how easy it is to access banking services via internet. This

rating is not too surprising as the increasing proliferation of computer usage has particularly helped to improve the level of familiarity with computer usage among most people in Ghana. Ease of finding needed information on the bank's website is the second highest indicator of ease of use, with a mean rating of 3.20 and a standard deviation of 1.00. The other metrics namely, website easy to use and navigate; user menus are clearly categorized and are well laid out on the screen; system flexibility and interactivity; website looks professionally designed, and information on website is clear and understandable have all been rated as moderately good indicators of ease of use with mean ratings of 3.15, 3.10, 3.05, 3.04 and 3.01 respectively. Thus, for banks to leave lasting good impressions on their customers and to get them to use their internet banking services, these metrics should be emphasized as they matter to internet banking service users and can influence the attitude to internet banking usage by customers.

Usefulness of Internet Banking Service

Four indicators were used to solicit the views of the respondents on their perceived usefulness of internet banking services. The results are presented in Table 3.

Table 3. Usefulness of Internet Banking Service

Usefulness Metrics	N	Mean	Std. Deviation
Internet banking is timesaving	167	3.21	0.97
Internet banking increases productivity	167	3.12	1.07
Internet banking enhances effectiveness and efficiency in banking transaction	167	3.11	1.02
Internet banking enhances effectiveness and efficiency in seeking product information	167	2.95	1.09

From Table 3, it can be observed that the highest rated indicator of usefulness of internet banking to respondents is that internet banking is time-saving. It has a mean rating of 3.21 and a standard deviation of 0.97. Thus, on the whole, the time saving advantages offered by internet banking is the most important indicator of internet banking usefulness. The next most important indicator is that internet banking increases productivity, with a mean rating of 3.12. This rating can be tied to the time saving advantages of internet banking, wherein time spent in queues at the banking halls are significantly reduced when the same service is accessed online thereby enabling the respondents to put the saved time to more productive uses. Similarly, the respondents find internet banking services useful because it enhances effectiveness and efficiency of banking transaction. To a large extent, internet banking leads to automation of most banking processes, eliminates a significant amount of human involvement and thereby improves service efficiency. The least rated metric is the effectiveness and efficiency of internet banking in seeking product information. Although this rating is good, it can be linked to the fact that some product information is not readily available online or are difficult to access unless a series of menus are clicked, and this generally contributes to inefficiency in accessing product information. This is a pointer to banks in Ghana to improve upon how product information is displayed online in order to enhance customer experience.

Trust in Internet Banking Service

Given that customers’ attitude to internet banking can be influenced by their trust in the service, the research proceeded to examine the level of trust of the respondents in the internet banking services provided by their banks. This involved the use of nine metrics to measure the level of trust. The results have been presented in Table 4.

Table 4. Trust in Internet Banking Service

Trust Metrics	N	Mean	Std. Deviation
Third Party Access protection	167	3.23	1.09
Website offers all relevant information about services	167	3.23	1.03
Protection of transaction information during connection	167	3.09	1.06
Privacy protected	167	3.07	1.10
Belief in Information Presented	167	3.06	1.18
Trust the security of bank website	167	3.05	1.10
Confidence in using internet banking to access money	167	2.99	1.14
Proficiency and capability of bank in online business	167	2.96	1.12
Feel Secure	167	2.91	1.09

Presented in a descending order based on the mean rating, Table 4 indicates that there is a moderate level of trust among respondents on third party protection from banks; availability of all relevant information about the banks' services on the website; protection of transaction information during connection; protection of privacy; credibility in information presented by bank on website; and trust in the security of bank website. All these metrics have a mean rating of more than 3 on a scale of 1 to 5 and this indicates a moderately good rating of the level of trust of respondents in internet banking. Although on slightly lower, confidence in using internet banking to access money; proficiency and capability of bank in online business; and a feel of security by respondents in using internet banking have a rating close to 3. Thus, it can be concluded that overall, respondents have a moderate level of trust in their banks' internet banking services.

Service Quality of Internet Banking

As part of the main construct, the quality of service was assessed in order to check how the customers weigh the facilitating conditions. Using nine metrics to measure service quality of internet banking, Table 5 gives a summary of the results.

Table 5 Service Quality of Internet Banking

Service Quality Metrics	N	Mean	Std. Deviation
Valuable information provided	167	3.32	1.04
Up to date equipment and Technology	167	3.23	1.09
Bank gives individual attention for online transaction	167	3.14	1.05
Availability of system administrators to respond to enquiries.	167	3.13	1.02
Willingness of administrators to help resolve issues	167	3.11	1.08
Administrators of internet banking services courteous	167	3.10	1.18
Administrators understand specific needs	167	3.10	1.04
Website is appealing	167	3.03	1.06
Prompt response to enquiries	167	3.02	1.13

For the respondents, provision of valuable information on the bank's website is the most significant indicator of internet banking service quality, evidenced by a mean score of 3.32, with associated standard deviation of 1.04. Second most important indicator of service quality to respondents is up to date equipment and technology by banks in offering internet banking service. This has a mean score of 3.23 and a standard deviation of 1.09. Similarly, respondents perceive individual attention to online banking from bank; availability of system administrators to respond to queries; willingness of system administrators to resolve issues; courtesy of internet banking system administrators; system administrators' understanding of specific needs; appeal of website and prompt response to queries to be significant indicators of internet banking service quality with mean scores of 3.14, 3.13, 3.11, 3.10, 3.10, 3.03, and 3.02 respectively. It can be concluded that respondents will be more attracted to the online banking platforms of banks that highlight these metrics of perceived service quality.

Customer Satisfaction with the Use of Internet Banking Service

Another key area that was examined is how much customers are satisfied with the use of internet banking service and the way this influences the usage attitude by respondents. This was based on the examination of five metrics of customer satisfaction. The result has been presented in Table 6.

Table 6 Customer Satisfaction with the Use of Internet Banking Service

Customer Satisfaction	N	Mean	Std. Deviation
Satisfaction with product range and depth of banking services with internet banking	167	3.15	1.05
Overall good experience with internet banking	167	3.11	1.10
Internet banking service is customer oriented	167	3.11	1.06
Satisfied with customer support provided for internet banking	167	3.10	1.15
Completely satisfied with internet banking service	167	3.10	0.99

Customer satisfaction with product range and depth of banking services with internet banking has the highest mean rating of 3.15, with a standard deviation of 1.05. This suggests that majority of the respondents are satisfied with the current range of products and services they are able to access online. The second highest rating is the overall good experience with internet banking with mean rating of 3.11 and standard deviation of 1.10. The mean rating for this metric is the same for the customer-oriented metric of internet banking. Satisfaction with customer support provided by internet banking and complete satisfaction with internet banking service each has a mean rating of 3.10, with standard deviations of 1.15 and 0.99 respectively. Overall, all the metrics of customer satisfaction indicate a moderate level of satisfaction by the respondents with their banks' internet banking services.

Behavioural Intention for the Use of Internet Banking Service

Four indicators were used to examine the behavioural intents to using internet banking services. The results are shown in Table 7.

Table 7 Behavioural Intention for the Use of Internet Banking Service

Behavioural Intention	N	Mean	Std. Deviation
Intention to continue using internet banking	167	3.14	0.93
Recommend internet banking to others	167	3.10	1.09
Intention to substitute traditional banking with internet banking	167	3.04	1.12
Internet banking used for banking needs	167	3.00	1.13

All the metrics namely, intention to continue using internet banking; recommendation of internet banking to others; intention to substitute traditional banking with internet banking, and internet banking used for banking needs were all given moderate ratings, with average ratings of 3.14, 3.10, 3.04 and 3.00 respectively, with decreasing order of significance. Thus overall, the respondents maintain a moderate level of behavioural intention towards internet banking, and this is potentially advantageous to the banks to capitalize on this relatively good customer intention to expand their internet banking services. This level of positive behavioural intention also suggests some moderate level of customer satisfaction with internet banking.

Commitment to the Usage of Internet Banking Service

The study proceeded to investigate the extent to which respondents are committed to the usage of internet banking services. This involved the use of seven metrics to measure the level of commitment to internet banking usage. The results are shown in Table 5.

Table 5. Commitment to the Usage of Internet Banking Service

Commitment Metrics	N	Mean	Std. Deviation
Continue to use internet banking services	167	3.25	0.97
Will visit bank's website when in need of banking service	167	3.19	1.04
Committed to service due to link reliability, accuracy and ease of page download	167	3.13	0.98
Committed due to understandable website language	167	3.10	1.10
Committed because bank resolves internet banking issues	167	3.02	1.15
Emotionally attached to online banking	167	2.96	1.13

On the metric of continuous usage of internet banking service as a measure of commitment, the mean rating was 3.25, with a standard deviation of 0.97. This ranked first among the commitment indicators. The second highest mean score was on the metric of willingness of respondents to visit bank's website when in need of banking services. This has a mean score of 3.19 and a standard deviation of 1.04. On the drivers of respondent's level of commitment to internet banking, commitment to service due to link reliability, accuracy and ease of page download had a mean rating of 3.13, indicating a moderate level of agreement with this metric by respondents and indicative of the importance respondents attach to accuracy, reliability and ease of use of the online banking platform. Commitment to the usage of internet banking due to understandable website language; as well as commitment due to resolution of internet banking issues by banks had mean scores of 3.10 and 3.02 respectively. Commitment due to emotional attachment to online banking had the least mean score of 2.96 with a standard deviation of 1.13. Thus, on the whole, it can be noticed that there is a moderate level of commitment by respondents to the usage of internet banking by respondents.

4.3 Respondent Age and Frequency of Use of Internet Banking

It is generally perceived that internet usage is more prominent among the youth and millennials, hence the expectation that internet banking usage attitudes may differ greatly among various age distributions. A cross tabulation between the respondents' age and frequency of internet banking usage has been presented in Table 6.

Table 6 Cross tabulation between Respondent Age and Frequency of Use of Internet Banking

	Age			Total
	18-25	26-40	Above 40 Years	
Frequency of use of internet banking				
of 1-5 times	14	17	7	38
6-10 times	23	32	15	70
More than 10 times	26	17	16	59
Total	63	66	38	167

A greater majority of the respondents who use internet banking more than ten times in a month fall within the age band of 18 to 25 years, with the next majority being those between 26 to 40 years. For a usage of between six to ten times in a month, majority of the respondents fall between 26 to 40 years, with the least being above 40 years. This is similar to the rating of one to five times usage in a month, where majority of the respondents are between 26 and 40 years. Overall, the most frequency of usage of internet banking is between 6 to 10 times in a month.

Relationship between Age of Respondent and Frequency of Usage of Internet Banking Service

Employing the Chi-square technique for testing association between variables, Table 7 presents the results of the test of association between age distribution of respondents and frequency of usage.

Table 7 Chi-Square Test Results of the Relationship between Age of Respondent and Frequency of Usage of Internet Banking Service

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.591 ^a	4	.332
Likelihood Ratio	4.709	4	.319
Linear-by-Linear Association	.000	1	.985
N of Valid Cases	167		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.65.

Symmetric Measures

	Value	Approx. Sig.
Nominal by Nominal Phi	.166	.332
Cramer's V	.117	.332
N of Valid Cases	167	

The Pearson Chi-Square value 4.491 and a significance of 0.332 indicates that there is no statistically significant relationship between age of respondents and frequency of usage of internet banking. Based on the Cramer's V, there is a medium size effect of approximately 33.2% (0.332) between respondent age and frequency of use. Thus, this result indicates that in pursuing efforts to improve frequency of usage of online banking over physical branch visits, age may not be an important factor to focus on. Expressed in other words, it is not necessary to offer age-specific internet banking services in the bid to improve online banking usage of internet banking services.

4.4 Respondent Gender and Frequency of Usage of Internet Banking

Does the gender of respondent matter in the frequency of usage of internet banking service among respondents? This section provides an answer to this question by examining a cross

tabulation of responses between age of respondents and frequency of usage of internet banking. The results have been presented in Table 8.

Table 8 Cross tabulation between Respondent Gender and Frequency of Usage of Internet Banking

	Gender		Total
	Male	Female	
Frequency of use of internet banking 1-5 times	18	20	38
6-10 times	44	26	70
More than 10 times	39	20	59
Total	101	66	167

From Table 8, it can be observed that females are in the majority (20) among those who use internet banking between one to five times in a month. On the other hand, males dominate the usage between six to ten times (44) and more than ten times (39) in a month. Overall, there is more frequent usage of internet banking in a particular month among men than it is among women.

Relationship between Gender of Respondent and Frequency of Usage of Internet Banking Service

Employing the Chi-square technique for testing association between variables, Table 4.13 presents the results of the test of association between gender of respondents and frequency of usage of internet banking services.

The Pearson Chi-Square value of 3.679 and a significance of 0.159 indicates that there is no statistically significant relationship between gender of respondents and frequency of usage of internet banking services in a month. The Cramer’s V is 0.148. This means that there is a small effect size (14.8%) between respondent gender and frequency of use.

Table 9 Chi-Square Test Results of the Relationship between Gender of Respondent and Frequency of Usage of Internet Banking Service

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.679 ^a	2	.159
Likelihood Ratio	3.625	2	.163
Linear-by-Linear Association	3.036	1	.081
N of Valid Cases	167		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 15.02.

Symmetric Measures

	Value	Approx. Sig.
Nominal by Nominal Phi	.148	.159
Cramer's V	.148	.159
N of Valid Cases	167	

Thus, this result indicates that in pursuing efforts to improve frequency of usage of online banking over physical branch visits, product or service differentiation along gender lines may not yield much competitive advantage.

4. Conclusion and Recommendations

The study aimed to assess the attitude of customers towards internet banking in Ghana with focus on all the banks in Ghana. The research questions were addressed by examining survey responses from 167 internet banking users across the various universal banks using frequency tables and Pearson Chi-Square test on the survey data. The respondents were fairly represented on both gender lines and age distribution. On the minimum, the respondents had been using internet banking services for at least six months prior to the study, and this made their representation within the sample suitable and informative.

The study established that majority of internet banking services are accessed between six to ten times in a month by the customers. The results further indicate that there is a moderate level of faith in the internet banking service by customers. The key metrics of trust are in relation to third party protection from banks; availability of all relevant information about the banks' services on the website; protection of transaction information during connection; protection of privacy; credibility in information presented by bank on website; and trust in the security of bank website. Confidence in using internet banking to access money; proficiency and capability of bank in online business; and a feel of security by customers in using internet banking are however lowly rated by customers. Also, the study found out that there is a moderate level of commitment by customers to the usage of internet banking. On service quality, provision of valuable information on the bank's website is the most significant indicator of internet banking service quality to customers. On ease of use of internet banking, simplicity in doing business on a computer is the most important indicator of how easy it is to access banking services via internet. The highest rated and most important indicator of usefulness of internet banking to customers was found to be timesaving. Again, there is a significant level of satisfaction by customers in the current range of products and services they are able to access online.

Lastly, it was found out that age distribution and gender do not have a significant influence on the frequent usage of internet banking among customers. As a result, the authors recommend that banks should not pay much attention on age and gender lines to boost internet banking usage since those efforts are most likely to be unsuccessful. Banks should also expand their internet banking services to cover account opening, loan application form completions, among others to increase internet banking usage among customers. Furthermore, it is recommended that banks should take steps to improve upon their quality of service by adopting more robust internet

banking technologies that are able to handle huge customer traffics without any lags or with minimal downtimes. Lastly, it is recommended that online banking interfaces should be well laid out, with menus easily accessible and user-friendly in order to achieve in order to cement the ease of use of the internet banking services.

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Appendix

Survey Questionnaire

1. Please indicate your gender?
 - Male
 - Female
2. Kindly select your age range?
 - 18-25 years
 - 26-40 years
 - Above 40 years
3. How often do you use the internet?
 - Daily
 - Once a week
 - Every fortnight
 - Once a month
 - Occasionally
4. How long have you been using the Internet for your banking transaction?
 - 1 to 6 months
 - 7 to 12 months
 - More than 1 year
5. How frequently do you visit your bank branch per month?
 - 1 to 5 times
 - 6 to 10 times
 - More than 10 times
6. On average, how long do you take to transact physically at your bank branch?
 - Less than an hour
 - 1-2 hours
 - 3 hours or more
7. I do Internet banking because it is time saving?
 - Yes
 - No
8. I do Internet banking because it is reliable?
 - Yes

No

9. I do Internet banking because it is convenient?

Yes

No

10. How frequently do you use internet banking per month?

1 to 5 times

6 to 10 times

11 and more

11. How reliable is the Internet Banking service provided by your bank?

Very Reliable

Reliable

Somewhat Reliable

Unreliable

Very unreliable

12. Is the Internet Banking service always available?

Yes

No

13. If No, how often does the service go down?

Not often

Often

Vey Often

14. Does your bank inform customers when there are problems with internet banking system?

Yes

No

15. What banking services do you use through Internet banking? (Please check all you are currently using)

Search for product and rate information

Calculate loan payment information

Download loan applications

Download personal bank transaction activity

Check balances on-line

- Apply for consumer loans or credit cards online
- Inter-account transfers
- On-line bill payments
- Others
- Not Applicable

Kindly provide your responses on the questions below by ticking your rating as appropriate. 1 is the lowest rating and 5 is the highest rating.

S./N.	Trust	1	2	3	4	5
1	You feel secure in doing transaction online with your bank.					
2	You believe the information presented on your bank's website.					
3	You feel confident while using internet banking to access money.					
4	Your privacy is protected on your bank's website.					
5	You trust the security of your bank's website information.					
6	Your bank website doesn't allow any third party to access your personal information.					
7	Your bank's website ensures that an information transaction is protected during a connection.					
8	Your bank's website offers all the relevant information about all schemes.					
9	Your online bank is capable and proficient in its business.					
	Commitment					
1	You will continue to use the services of your bank's website.					
2	You will visit your bank's website if you need banking services.					
3	You feel emotionally attached to your online bank.					
4	You are committed to your online bank because the links are problem free, accurate and the pages download easily.					
5	You are committed because your bank's website is available in the language you can understand.					
6	You are committed because your online bank takes care of problems properly and compensate for the problems they create.					
	Service Quality					
1	The administrators of the internet banking are never too busy to respond to your enquiries.					
2	Administrators of your online bank are always willing to help you					
3	Administrators of your online bank are always courteous to you.					
4	Your online bank gives you individual attention in doing transaction online.					
5	Administrators or call centres of your online bank understand your specific needs.					
6	Your online bank has up to date equipment and technology.					
7	The website of your online bank is appealing.					
8	The website of your online bank provides you with valuable information.					

9	Prompt response is given for all enquiries online.					
	Perceived Ease of Use					
1	It was very simple to do banking on computer system.					
2	It was easy to find information you needed regarding your banking transactions.					
3	The information presented on your online bank's website is clear and understandable.					
4	The website of your online bank can be easily navigated.					
5	The website of your online bank looks professionally designed.					
6	The user menus are clearly categorised and are well laid out in the screen.					
7	You find an online bank to be flexible to interact with.					
	Perceived Usefulness					
1	Internet banking enhances your effectiveness in doing banking transactions.					
2	Internet banking enhances your effectiveness in information seeking regarding various schemes.					
3	Internet banking saves your time.					
4	Online bank increases your productivity.					
	Behavioural Intention					
1	You use the online banking for your banking needs.					
2	You intend to continue doing online banking with your bank.					
3	You will strongly recommend others to use online banking.					
4	Your favourable intention would be to use online banking rather than traditional banking for your banking transactions.					
	Customer Satisfaction					
1	You are completely happy with your bank providing internet services.					
2	Your experience with the online bank has always been good.					
3	You are satisfied with the customer support provided on your bank's website.					
4	Satisfaction with product range and depth of banking services with internet banking					
5	Your bank's website provides customer oriented services.					

□