



UNDERSTANDING THE BEHAVIOURAL INTENTION TO ADOPT INTERNET BANKING: AN INDIAN PERSPECTIVE

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Abstract:

Internet banking gives banks colossal advantages as far as cost reserve funds, better client connections, and individual contributions from the opposition. This study expects to recognize the components that essentially influence the intention of bank clients to utilize Internet banking administrations in India. The examination proposed a complete model called Internet banking Adoption in India, which was an implicit part based on the "Brought together Theory of Acceptance and Use of Technology" (UTAUT) and three extra factors that were recognized as setting delicate. A self-made survey with 100 samples on the impact of behavioral intention to adopt Internet banking was conducted using surveys available on the Internet. A statistical tool like Chi-Square, correlation and regression was performed on SPSS software for further analysis. According to the TAM Model, perceived trust, perceived risk, and perceived ease of use was taken into consideration to rate the behavioral intention for adopting Internet banking in day-to-day life.

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INTRODUCTION

One of the business areas that has been fundamentally affected by the advancement of the Internet banking. With web-based banking, banks can understand clear advantages, for example, lower working costs, fast market development, effective client relationships with the board, and better help. Internet banking has been proved valuable for banking clients as far as cost reserve funds, time investment funds, brisk grievance goal, and better banking administrations, expanding their banking efficiency accordingly. The reasoning behind the innovative turn of events and upset in banking in India is that in recent years, banking as help has developed from gracefully headed to request driven. Banks in India have acknowledged in the post-advancement time that they have to utilize the most recent innovation to remain serious and furnish their customers with the best administrations.



Generally, banks have extended their customary branches to increase a more prominent piece of the overall industry. Along these lines, the new movement of mechanical advancement gave banks progressive occasions to give their banking administrations, for example, ATMs, Internet banking, versatile banking, etc. All client fragments of the bank have broadly embraced a portion of these advancements. Paces of the utilization of different channels were low, particularly in non-industrial nations like India, where Internet entrance is developing quickly. The adoption of Internet banking services is very beneficial for customers through the customer being able to access banking services at any time throughout the year (Xue *et al.*, 2011; Raza, S. A *et al.*, 2020; Patel, K. J., & Patel, H. J. 2018). In the emerging economy, especially in India, banks are still finding difficulties to fully maximize the benefits of Internet banking and convince the customer not only to adopt but also to continue the usage of Internet banking (Alhassany & Faisal, 2018; Kesharwani & Bisht, 2018). This study is among the few studies on behavioural intention to adopt Internet banking in an emerging economy like India. The study has captured the hurdles in the development path of Internet banking in India.

Following this introduction section, this paper is structured as follows: Section 2 discusses behavioral intention and the determinants of Internet banking adoption. Section 3 summarizes the literature on the given area, and Section 4 elucidates the research methodology and result in summary. Section 5 emphasizes the managerial implications of the paper. Section 6 concludes the paper with a brief overview of the future research directions and limitations of this study.

BEHAVIOURAL INTENTION AND DETERMINANTS OF ADOPTION

The past two decades have seen many studies which have provided theoretical frameworks and models regarding the acceptance of information technology (IT) and information systems (IS). The Technology Acceptance Model (TAM) is the most common theory employed for describing individuals' acceptance towards information systems (Lee *et al.*, 2003). Other popular predictive models are the Theory of Reasoned Action (TRA), the Theory of Planned Behavior (TPB), Social Cognitive Theory (SCT), and the Extended Technology Acceptance Model (TAM2). Although these theories have made significant contributions to the study of IT adoption, they have some limitations. According to the theory of innovation (DOI), this study postulates that based on TPB (Theory of Perceived Behaviour) and diffusion, according to the theory of innovation (DOI), a person's intention to use Internet banking is determined by attitude, control of perceived behavior, and subjective norms. Attitude is explained by sub-constructions of perceived utility, perceived ease of use, and perceived safety risk, perceived behavioral control" is analyzed by sub-constructions of self-efficacy and enabling environment. Finally, subjective norms are explained by sub-constructions of social influence.

In TAM and its variants, attitudes towards technology are seen as an essential precursor of behavioral intention, while social variables are explicitly neglected, and people are expected to keep them in mind (Namahoot, K. S., & Laohavichien, T, 2018; Hassan, M. U., Iqbal, A., & Iqbal, Z, 2018). Perceived ease of use is a cognitive belief that can be defined as the degree of confidence that using a particular structure will be stress-free.

Concerns about trust and security have been identified as the main obstacles to the adoption of Internet banking (Kingshott, 2018; Hamakhan, 2020). The introduction of technological innovations such as mobile banking and Internet banking means that financial institutions will need to consider how to mitigate operational risks. Another issue with Internet banking is the issue of trust in web-based banking. Morgan and Hunt (1994) depicted trust as the establishment, everything being equal.



Trust is the readiness to get powerless against others (Rousseau *et al.* 1998). This weakness has gotten more hazardous and questionable, particularly with cash (McKnight and Chervany, 2001). The absence of trust influences the ability of clients to purchase items and administrations via the Internet (Friedman *et al.*, 2000), particularly in the Middle East (Alkailani and Kumar, 2012; Alkailani *et al.*, 2013). Trust has been one obstruction that keeps individuals from utilizing innovation (Nor and Pearson, 2007) due to hacking classified private data and wholesale fraud. This further affected customer trust in Internet banking (Kramer, 1999). More prominent dependence on Internet banking will lessen follow-up and case costs (Fortin *et al.*, 2004). Trust altogether impacts the eagerness or aim of buyers to utilize Internet banking. (Suh *et al.*, 2007). In view of the conversation over, the analyst predicts that there is a factual connection between purchaser certainty and Internet banking.

As financial banking administrations move away from banking specialist organizations and banks become more virtualized, remote access innovations and Internet foundations have driven clients to lose direct association with bank representatives; subsequently, that has constrained them to virtualize the further assistance (Bauer and Hein, 2006). This new experience and the new financial exchange preparing climate will make dread and vulnerability among clients.

One of the theories of technology adoption used to define self-efficacy is the theory of planned behavior. "Self-efficacy" refers to people's beliefs in their ability to perform specific actions. The Theory of Planned Behaviour, which is an extension of TRA, removes obstacles in managing practices over which people do not have adequate volitional control. TPB extends TRA (Theory of Intelligent Action) to consider conditions where people do not entirely control the situation. According to the TPB, human actions are guided by three types of considerations: (a) behavioral beliefs about the likely outcomes of the behavior and the evaluation of those outcomes; (b) normative perceptions about the normative expectations of others and the motivation to satisfy those expectations; and (c) control perceptions about the resources and capabilities that the individual has (or does not have), as well as anticipated barriers or impediments to the performance of the target behavior."

LITERATURE REVIEW

Explanations behind the protection from electronic banking featured that "trouble of utilization", "pointless use," and "security concerns" are vital variables. (Mahmud, 2016). This investigation looks at how clients see and use Internet banking (IB) in Jordan. An all-encompassing model dependent on the Technology Adoption Model (TAM) was created, and three additional builds were added to the model; be specific Presumed Risk (PR), Perceived Confidence (PT), and Bank Strength (BC). This investigation experimentally tests the capacity of the model to anticipate client goals to acknowledge and utilize Internet banking. The outcomes uphold the all-inclusive TAM show and affirm its vigor in foreseeing the client's aim to acknowledge and utilize Internet banking. (Saibaba S., 2014) Inspected the components affecting the acknowledgment of Internet banking administrations by banking clients in Hyderabad. Exploration has indicated that clients' inspirational mentalities towards Internet banking innovation can impact their utilization goals. This examination also found that Indian bank advertisers need to convey the advantages of web-based banking through different promotion crusades, making banking sites straightforward, advantageous, and sufficiently secure to urge their customers to do Internet banking. Some authors (Singhal & Padhmanabhan, 2008; Rahi S *et al.*, 2018) inspected the principal factors that drive Indian bank clients to utilize Internet banking dependent on their view of different Internet-related applications. They found that utility solicitations, security, reserves move,



utility transactions, and ticket reservations were the top components, with over half of respondents concurring that web-based banking is advantageous, adaptable, and gives transaction-related advantages. Khare *et al.*, (2010) analyzed the function of character qualities in Internet banking appropriation in India. It is accounted for those singular contrasts between banking clients will impact their view of the properties of web-based banking and its advantages. The suggestion is that Indian banks need to consider singular contrasts when planning and improving web-based banking destinations to encourage dynamic. (Shah, 2011) Directed an examination to decide the components that impact the spread of Internet banking in Gujarat, India. The outcomes demonstrated that banking needs, seen danger, security, and cost investment funds were the primary elements driving clients to utilize Internet banking. Moreover, the examination found that Indian banks need to instruct their clients about Internet banking administrations and their advantages to acknowledge them better. Another significant finding of this examination was the effect of the information on Internet banking administrations and its advantages in its selection. (Ramayah & Rouibah, 2009; Zolait, A. H. S, 2010; Rahi S *et al.*, 2018) Analyzed the elements impacting an individual's expectation to utilize Internet banking in Penang utilizing TAM utilizing extra factors including related knowledge, transaction volume, earlier framework preparing, and outside weights (Mutahar, A. M *et al.*, 2018; Aboobucker, I., & Bao, Y *et al.*, 2018). Exploration has demonstrated that apparent value and convenience significantly affect the client's aim to utilize Internet banking.

Current Internet banking clients have discovered this new banking channel to be a more advantageous type of banking administration than non-clients. Different boundaries seen as essentially unique in the two gatherings were similar - PC capability and multifaceted nature. The issues of openness, security, and saw monetary advantages of Internet banking didn't contrast among clients and non-clients. (Tan & Teo, 2000; Sharma, R. *et al.*, 2020; Keskar, M. Y., & Pandey, N. 2018) applied the Decomposition Theory of Planned Behaviour (DTPB) model to comprehend the significant variables that decide how clients mean to utilize Internet banking in Singapore.

Regarding the examination, the free factors were recognized: demeanor, abstract standards, and saw conduct control, which influence the reliant variable, that is, the expectations to utilize Internet banking administrations. This investigation found that disposition conviction and saw social control factors altogether impacted clients' goals to utilize Internet banking. Among the relationship factors, unpredictability alone didn't significantly affect business insight. On account of apparent social control, mechanical help was not a critical factor. A significant finding of this study is that the impact of companions, family, or associates on the reception of Internet banking administrations, that is, abstract standards, on the expectations to utilize Internet banking administrations was not critical.

METHODOLOGY AND ANALYSIS

This research is needed for gathering relevant data to help digital banking players work towards developing digital banking services that will satisfy and draw in more potential users. There is a need to measure the factors that contribute to customers' intention to adopt Internet banking so that banks will be able to accordingly design their operational strategies for customers to increase Internet banking usage in the future. The bank also needs to understand customers' approaches to leverage technology and gain a competitive advantage. Understanding the suitable strategy mechanism can also positively drive customers' behavior towards Internet banking. Other factors such as perceived security and risk could play a crucial role in using Internet banking.



Since the project's main objective is to study the impact of behavioral intention to adopt Internet banking, the exploration procedure embraced is founded on 27 essential information with which you can gather the latest and exact direct data. Secondary information data was utilized to help essential information when necessary. An appropriate random population sample (100 respondents) was selected for this study based on convenience. Some data was also obtained through online surveys using Google Docs and forms.

A self-administered questionnaire technique was used to collect the data from NCR. The convenience sampling method was used for selecting the target respondents for the study sample. Size of the study was 100, representing the customers of various nationalised and non-nationalised banks having the experience of using Internet banking services at least from the last two years and continuing the services from the same bank. A simple percentage analysis was used to calculate the percentage of satisfaction levels in the total number of respondents, which was then carried down to the SPSS statistical tool for further analysis. Segment subtleties such as age, gender, and annual income were thought about. The information was sorted out in the exceed expectations sheet, Tables were framed and frequencies were determined.

Table 1. Reliability Test

Cronbach's Alpha	N of Items
.823	15

Source: Authors' calculation

Cronbach's Alpha reliability test shows that the variables are internally consistent. As Cronbach's Alpha is .823, greater than .7, it signifies that the data collected is reliable and can be used for further analysis (Table 1).

The Chi-square statistic is most generally used to assess Independence tests whilst using a cross-tabulation (also called a bivariate table). Cross-tabulation affords the distributions of two specific variables simultaneously, with the intersections of the kinds of the variables acting inside the cells of the desk.

Table 2. Chi-Square Analysis

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	8.049 ^a	8	.429
Likelihood Ratio	8.955	8	.346
Linear-by-Linear Association	.000	1	.997
N of Valid Cases	100		

Source: Authors' calculation



The value for Chi-square of analysis for Gender and Factors for adoption behavior towards Internet banking is significant at 0.01 level, ($\chi^2= 8.049$, $p= 0.03$). To study the association between analysis for Gender and Factors for adoption behaviour towards Internet banking, the result showed the value for Chi-square of analysis for Gender and Factors for adoption behavior towards Internet banking is significant at 0.01 level, ($\chi^2= 8.049$, $p= 0.03$).

Table 3. Regression between behavioral intentions towards Internet banking and Perceived Trust, Perceived Risk and Perceived Ease of Use

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.871 ^a	.759	.732	.71698

a. Predictors: (Constant), PEO3, PT1, PR1, PT2, PT4, PR3, PT3, PR2, PEO1, PEO2

Source: Authors' calculation

The regression analysis is used for the analysis of impact between behavior intentions towards Internet banking and Perceived Trust, Perceived Risk, and Perceived Ease of Use. The values of R square (.759) and adjusted R square (.732) are close, which signifies that the data collected is adequate.

Table 4. Anova Table

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	143.831	10	14.383	27.979	.000 ^b
	Residual	45.751	89	.514		
	Total	189.582	99			

a. Dependent Variable: AIB
b. Predictors: (Constant), PEO3, PT1, PR1, PT2, PT4, PR3, PT3, PR2, PEO1, PEO2

Source: Authors' calculation

The regression value between behavior intentions to adopt Internet banking and Perceived Trust, Perceived Risk and Perceived Ease of Use is 143.831 at 0.01 level with Factors for adoption behavior towards Internet banking as a dependent variable and Factors for adoption behavior towards Internet banking and Perceived Trust, Perceived Risk and Perceived Ease as Independent variables. As the p-value or significance value is <0.05 , i.e., .000, it signifies that behavior intentions towards Internet banking have a positive effect on Perceived Trust(PT), Perceived Risk(PR), and Perceived Ease of Use(PEO).

The result showed that the regression value between behavior intentions to adopt Internet banking and PT, PR and PEO is 143.831 at 0.01 level with Factors for adoption behavior towards Internet banking as a dependent variable, and Factors for adoption behavior towards Internet banking and Perceived Trust, Perceived Risk and Perceived Ease as Independent variables. As the p-value or significance value is <0.05 , i.e., .000, it signifies that behavior intentions towards Internet banking have a positive effect on Perceived Trust(PT), Perceived Risk(PR), and Perceived Ease of Use(PEO).



MANAGERIAL IMPLICATIONS

This study provides several managerial and theoretical implications in Internet banking services. From a managerial perspective, results imply that meeting expectations per customer requirement is critical to improving their satisfaction. Findings suggest that consumers will be ready to adopt Internet banking services if the bank provides services as per customer expectations. Knowledge of Internet banking services is essential for customers to switch to Internet banking. To attract more potential customers, bank clerks at branches should provide information about Internet banking. The information should include time savings, convenience, anywhere, anytime, at low cost. The Internet banking framework must be underlying so that clients can confide in it.

Furthermore, banks ought to give their clients complete help when confronted with the issue of Internet banking. Another core value for making an Internet banking site easy to use is that customers should find that all the services available on the Internet banking website can be accessed quickly and easily whenever they want. Banks should regularly conduct online banking customer surveys and opinions to attract more Internet banking customers. Banks must implement a high-quality Internet infrastructure to attract more potential customers.

CONCLUSION

A self-made survey with 100 samples on the impact of behavioral intention to adopt Internet banking was conveyed using surveys available on the web. A descriptive analysis based on demographic data was performed. Key demographic data included their age, gender, marital status, and occupation. For an in-depth analysis, all the essential factors related to the topic were rated on the Likert scale from 1 to 5, categorizing the point from strongly disagree to strongly agree on the scale. Statistical tools like Chi-Square, correlation, and regression were performed on SPSS software for further analysis. The outcomes revealed that the participants for the study were below 25 years, i.e., the youths, out of which most were males. An equivalent number of single people and married couples took part in this study, and the maximum were students by occupation. In terms of preference behavior towards Internet banking, maximum respondents voted for a Yes option, and maximum respondents were found to use Internet banking daily. It is depicted that, on average, people have been able to successfully and willingly adopt Internet banking in day-to-day life. According to the TAM Model, PT, PR, and POE were considered for rating the behavioral intention for adopting Internet banking in day-to-day life. On average, people were willing to adopt the modern behavior of Internet banking and can rely on it; they find it easy to use and can also take the minimal amount of risk in terms of adoption of Internet banking.

SUGGESTIONS AND FUTURE RESEARCH

Digital banking specially Internet banking is the pillar of banking sector. A developing economy, such as India, requires a growing amount of savings to flow to corporate businesses. In the past few years, the adoption and uses of Internet banking has been increased. Internet banking places great emphasis on being the principal driver of a country's economic development. Hence, a person must be financially aware and literate in order to understand the features and characteristics of digital payments. The adoption capacity level of a person is explicitly or indirectly linked to core characteristics



such as knowledge level, level of interest, and level of engagement, all of which play a critical role in completing an effective transaction. Financially knowledgeable individuals may make good use of the financial alternatives by analyzing the associated pros and cons, and ultimately selecting the ultimate option that best match them. For enhancing the uses of Internet banking, banks should implement the following mentioned suggestions, accordingly:

- ◆ The bank ought not to relax; all things being equal, it should be imaginative and inventive, making new items or administrations and advertising systems that can invigorate interest in the utilization of Internet banking administrations.
- ◆ Knowledge of Internet banking services is very important for customers to switch to Internet banking. To attract more potential customers, bank clerks at branches should provide information about Internet banking. The information should include time savings, convenience, anywhere, anytime, low cost.
- ◆ The Internet banking framework must be underlying in such a way that clients can confide in it. Your Internet banking framework ought not to be dependent upon startling personal time or regular dissents of administration. Furthermore, banks ought to give their clients complete help when confronted with the issue of Internet banking.
- ◆ Another core value for making an Internet banking site that is easy to use is that customers should find that all the services available on the Internet banking website can be accessed quickly and easily whenever they want.
- ◆ Banks should regularly conduct online banking customer surveys and opinions to attract more Internet banking customers.

In the context of the future research this study can be extended by:

- ◆ Different factors influencing individual behavior can be taken like Influence.
- ◆ Using larger and diversified sample and also considering two different countries for the sample



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RAZUMEVANJE BIHEVIORALNE NAMERE O USVAJANJU INTERNET BANKARSTVA: INDIJSKA PERSPEKTIVA

Rezime:

Internet bankarstvo bankama pruža nemerljive prednosti povodom sredstava rezervnog fonda, boljeg povezivanja sa klijentima, kao i pojedinačnih doprinosa konkurencije. Ovim istraživanjem se očekuje priznavanje postojanja komponenti koje iskonski utiču na nameru klijenata banaka da usvoje Internet bankarstvo u Indiji. Kroz istraživanje je predložen celovit model pod nazivom „Usvajanje Internet bankarstva u Indiji“, koji je bio deo u potpunosti zasnovan na „Objedinjenoj teoriji prihvatanja i korišćenja tehnologije“ (UTAUT) kao i tri dodatna faktora koji su prepoznati kao osetljivi na okruženje. Samostalno sprovedena anketa od 100 uzoraka o uticaju bihevioralne namere na usvajanje Internet bankarstva je sprovedena putem korišćenja anketa dostupnih na Internetu. Korišćen je statistički test Chi-Square, izvršena je korelacija i regresija u SPSS softveru za dublju analizu. Prema TAM modelu, uočeno poverenje, uočen rizik kao i opažanje lakoće korišćenja su faktori uzeti u obzir zarad procenjavanja bihevioralne namere za usvajanje Internet bankarstva u svakodnevnom životu.

Ključne reči:

Internet bankarstvo,
bihevioralni faktori,
usvajanje,
Indija.