

## E-Banking Adoption in the E-Service Era

<sup>1</sup>Edy Purwo Saputro, <sup>2</sup>Tulus Haryono, <sup>2</sup>Budhi Haryanto and <sup>2</sup>Hunik Sri Runing Sawitri

<sup>1</sup>Faculty of Economic and Business, Muhammadiyah University Surakarta, Surakarta Indonesia

<sup>2</sup>Faculty of Economics and Business, Sebelas Maret University Surakarta, Surakarta Indonesia

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**Abstract:** This study aims to examine an influence of attitude on e-Banking with intention to use it. For banking, it is useful to describe comprehensively suitable to observation setting of an influence of attitude on an e-Banking adoption. For customers, it is meaningful to identify factors influencing an individual's attitude on the e-Banking. The samples of the study numbered to 200 people analyzed with SEM. The findings showed that motivation to elaborate information positively influences an individual's attitude on the e-Banking. An individual's attitude positively influences intention to the e-Banking. The core brand does not affect intention to the e-Banking. These findings are also related to the theoretical, practical, managerial and methodological implications and implication to further studies, although, this study is limited.

**Key words:** e-Banking, core brand, belief, motivation to elaboration information, intention, e-Service

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### INTRODUCTION

e-Banking adoption as behavioral researches has been performed with various models, so, the previous researches have limited ability to explain situational condition and show the interesting research gap. So that, gives a chance to build a model which could explain the phenomenon occurred in this research setting also show the uniqueness of this research.

This research tries to find the answer the intention of the e-Banking adoption in the e-Service era for the case in Solo, Central Java, Indonesia. This research is the first in testing the intention of e-Banking adoption by combine it with the core brand and individual motivation to do elaboration of information. This research model relies on five variables.

**First; the intention of e-Banking adoption (intention to use):** Literature research indicate that the intention of e-Banking adoption affected by the customer's attitude on e-Banking (attitude to e-Banking) which derived from belief toward e-Banking (Alsajjan, 2009) and this is in line with attitude behavior paradigm, namely the intention affected by individual attitude and belief.

**Second; attitude on e-Banking:** According to the research of Nepomuceno dan Porto attitude affect positively on habit. That research result proves the concept that attitude is key factor in understanding and explaining individual habit. The importance of attitude as antecedent on habit and decision making explained in Theory Reasoned Action (TRA) (Ajzen and Fishbein, 1980),

Theory Planned Behaviour (TPB) (Ajzen, 1991) and Technology Acceptance Model (TAM) (Davis, 1985).

**Third; belief:** According to Davis (1985), one's belief on new technology affected by ease of use and benefit of technology adoption useful. It shows that the stronger attitude which influenced by belief on technology will positively influence on intention of adoption and when belief that the technology is easy to use will gain belief on the usefulness of technology adoption. Alsajjan (2009) research affirmed individual belief positively influence on the intention of e-Banking adoption.

**Fourth; core brand:** Research on brand extensions shows the positive relation between core brand and frequent transaction on the other side individual experience on core brand influence on the development of new brand (Wu and Lo, 2009). The research result affirms that the attitude on core brand influence on transaction intention of new product which is developed from the core brand.

**Fifth; individual motivation to do elaboration information motivation to elaboration information:** Belief and attitude become key factors of e-Banking adoption to strengthen belief, information searching that support decision making is required and belief closely related with the expected result. Individual intention to use e-Banking is a process that engages many consideration for example: usefulness, ease of use, risk consideration and privacy guarantee. Therefore, elaboration information on e-Banking adoption is very important (Wang and Pho, 2009).

From the previous explanation that various research model on intention of e-Banking adoption influenced by the change of the phenomenon which is more complex. Therefore, the objective of this research is testing the effect of attitude on intention of e-Banking adoption. The benefit of the research for banking is to give comprehensive image and vision suit with the setting about the effect of attitude on the intention of e-Banking adoption and for the customer it identifies various factors that affected attitude toward intention of e-Banking adoption.

**Literature review:** Self-Service Technologies (SST) in online environment era is more advanced now, especially with the support of internet, so that, the e-Service service that turns to self-service become phenomenon that should be provided to give the best services to customers. The development of Self-Service Technologies (SST) in banking sector begins in 1970 with credit card, ATM service and ATM network in early 1980 with phone banking and in the early 1990 with the PC banking. All that development positively impact on e-Banking which makes it a new technology service that gives a good prospect in e-Service era based on online environment, so, the customers become independent.

e-Banking as Self-Service Technologies (SST) implementation become a new banking service and will continuously innovated, it demands adaptation in service upgrade effort, so that, e-Banking become a momentum to build adoption intention and loyal intention on e-Banking. Therefore, e-Banking adoption research focused on two aspects, first: use of banking technology, second: customer perception, attitude and ability on technology adoption. It shows that e-Banking adoption case not only affected by its benefit but also its risk.

e-Banking research is an interesting study because of individual mobility and the availability of supporting technology it is reasonable if e-Banking is one of the most-value added and become the most important mobile service now a days. Even though many e-Banking researches with various model approach but this field of study is very wide, so, it is possible to build an alternative model which shows the uniqueness of the research.

The variation of e-Banking research also affected by the internet revolution, so, it is possible to do internet based transaction in online environment era. It is supported by Nilsson (2007), it says that cultural difference affects on internet development and indirectly affects on e-Banking adoption in Sweden and Estonia. This point affirms the effect of western culture about e-Banking adoption as self service could not be directly adopted because of demographic difference for the case in Sweden tend to heterogeneous because of the longer experience on banking while in Estonia case tend to be

segmented age, gender, education and income and banking experience, since, 1988. This result recommends that e-Banking adoption should carefully consider demographic aspect, so, it could be accepted by the people or community and this research using Self-Service Technologies (SST) approach to the case in two countries cross-cultural research.

Another interesting finding about Self-Service Technologies (SST) approach model for e-Banking is from Curran and Meuter (2005) which distinguished three technology adoptions, they are: ATM, phone banking and online banking in three states in USA. The result shows that every technology factors have different aspect which affects attitude toward the adoption. It shows that technology adoption should be done carefully for every choice of technology adoption. The result shows that ATM has more success rate than phone banking and mobile banking. Therefore, education for every adoption case should be studied carefully, so, the objective of adoption succeeds.

From various e-Banking researches with Self-Service Technologies (SST) approach model points more on tools specifications, technique and individual procedure use. The reason is because technology is not limited on material aspect only but also on knowledge and software used. The application of technology including the implementation of Self-Service Technologies (SST) in e-Banking case basically caused problem, so, it has negative effect. Research by Curran and Meuter (2005) confirm aspects that become e-Banking adoption problem is the technology is wrong, the technology design or service design problem and mistake by user. Research finding by Hernandez and Mazzon (2007) support the previous finding that Self-Service Technologies (SST) in banking sector related with the precision of transaction, service accessibility, customer support and security aspect.

According to previous research, it concludes that the effect of Self-Service Technologies (SST) using toward relationship approach tend to cause dualism, positively influence on one side and on the other side negatively effect on relationship approach. Self-Service Technologies (SST) enable the bank gives self service. Therefore, e-Banking adoption becomes part of banking service that make the customer become more independent.

Another interesting aspect is that Self-Service Technologies (SST) all transaction is anonymous anonymity, losing personal contact and customer enabled to interact with many banks to enjoy the different excellence of those banks (Curran and Meuter, 2005). Another consequence is no personal interaction between bank and customer, so, the gap become wider and breaks

the interaction with the bank. This makes the relation between bank and customer not personal anymore and this tendency will grow because of e-Service era on online environment and also the support of internet service.

## MATERIALS AND METHODS

**Hypothesis development:** Research indicates positive relation between attitude toward intention to do something (Wessel and Drennan, 2010) and theoretical study about attitude gives an understanding about behavior which explained by TRA, TBA and TAM. This supported by Curran and Meuter Research in 2005, factors that affected technology adoption was different for every individual. Refers to Self-Service Technologies (SST) Model, Curran and Meuter research in 2005 concluded that individual positive attitude positively related with intention of adoption and research result showed that positive attitude toward online transaction affected on intention to use (Sum Chau and Ngai, 2010; Wessels and Drennan, 2010). The research of intention effect on attitude related with technology adoption has become a reference of behavioral research that is commonly used. Therefore, the hypothesis is:

- $H_1$ : positive attitude on e-Banking positively influences on the intention of e-Banking adoption

Belief attitude behavior relationship research is behavioral research that is commonly used in the case of technology adoption. Research indicates that attitude become antecedent in decision making related to adoption intention, so, individual positive attitude become important factor of customer behavior (Sam Chau and Ngai, 2010). In this research, attitude is affected by core brand belief and motivation to elaboration information.

Research indicates that customer attitude toward e-Banking affected by core brand are because giving quality guarantee, reducing the uncertainty risk and security and reputation guarantee (Flavian *et al.*, 2005; Wang *et al.*, 2003). This confirms that as development of traditional service (offline), banking that has high reputation gives belief toward customer when adopting e-Banking (Wang *et al.*, 2003). Therefore, the second hypothesis on the research is:

- $H_2$ : attitude on core brand positively influences on attitude on e-Banking

Munoz-Leiva *et al.* (2010) believes that information searching could reduce lack of knowledge on online

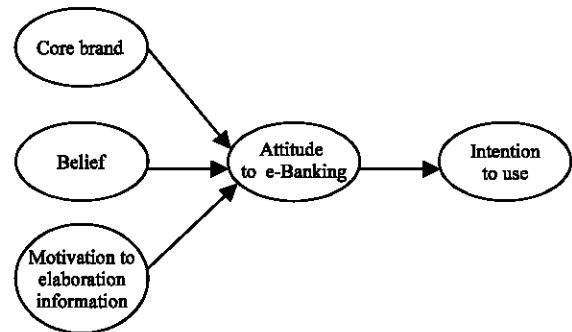


Fig. 1: Research model

translation while e-Banking is online transaction model, so that, lack of knowledge become problem of e-Banking adoption. This shows e-Banking requires a precision through detailed information searching to reduce its risk (Susskind and Stefanone, 2010). Therefore, the third hypothesis is:

- $H_3$ : the higher motivation to do e-Banking elaboration information positively influence on customer attitude on e-Banking

Belief on new technology affected by ease of use aspect and the benefit. It shows that stronger attitude that influences belief on technology will positively influence on intention adoption and when someone believes that technology is easy to use that will strengthen the belief of usefulness related to technology adoption (Davis, 1985). Therefore, the hypothesis of this research is:

- $H_4$ : customer belief on e-Banking positively influences on customer attitude on e-Banking

**Research model:** The model which constructed in this research focused on five variables according to the setting as seen on Fig. 1.

**Research location and sample:** This research is performed in Solo, Central Java, Indonesia and according to observation setting hoped that this research gives uniqueness because of the demographic aspect which is more heterogenous that affects on cultural difference including individual attitude and behavior toward e-Banking adoption. By Lee and Allaway (2002)'s Version there are two types of customer.

**First:** High-touch type, who is still traditional, so, the banking transaction done in the bank office. This type is the potential market of e-Banking adoption, so, the orientation is intention to use.

**Second:** High-tech type, it is the customer who have use the service of banking technology, so, most of the transaction done with modern technology. This type of customer is the potential market of e-Banking loyalty. Related to this, the banking potential market in Solo have more tendency to high-touch and the awareness toward internet use is still growing (according to research by Donner (2007), so, the focus orientation is closer to intention to use approach or e-Banking adoption.

The population of this research are post graduate student who intent to use e-Banking and the sample is 200 persons with non-random sampling. Student used as sample because they represent the internet user, early adopters typical and they have been used as sample for many academic and market researches (Susskind and Stefanone, 2010; Zhao *et al.*, 2010; Alsajjan, 2009).

**Variable measure and test:** This variable research adopted from previous researches, they are Sum Chau and Ngai (2010), Chong *et al.* (2010), Wu and Lo (2009) and Flavian *et al.* (2005) using 5 Likert scale. The indicators from various researches become a reference of this research and adjusted with Focus Group Discussion (FGD) to get a concrete indicator that suitable with observation setting. FGD engages the respondent who is the closest with the intention to use e-Banking behavior, so, the reflection of all of respondents hope represent the hope of e-Banking user candidate population. The hypothesis test using Structural Equation Model (SEM).

## RESULTS AND DISCUSSION

Respondents of the research are post graduate student of University of Muhammadiyah Surakarta who have BCA account, they intent to use e-Banking and 200 persons chosen by non-random. This research through a rigid research process and in accordance with scientific rule, so, after pass validity and reliability test, also pass assumptions test of Structural Equation Model (SEM) that are normality and outliers, so, as seen the result of goodness of fit model on Table 1 which shows that this research model is unfit. Therefore, the result generalization of this research should be reconsidered, especially, related to observation setting and also the fact model which unfit, although, it has developed from the previous results of empirical researches which has become reference in developing research model. The result of hypothesis test could be seen on Table 2.

Result shows that  $H_1$  positive attitude on e-Banking positively influences on the intention of e-Banking

Table 1: Test result of goodness of fit model

Criteria	Results	Cut off	Explanation
$\chi^2$	790.552	Kecil	
$\chi^2$ Sig. probly	0.000	$\geq 0.05$	Not fit
CMIN/df	1.432	$\leq 2.00$	Fit
GFI	0.817	$\geq 0.90$	Not fit
RMSEA	0.047	$\leq 0.80$	Fit
RMR	0.055	Kecil	Fit
AGFI	0.791	$\geq 0.90$	Not fit
TLI	0.869	$\geq 0.90$	Not fit
CFI	0.878	$\geq 0.90$	Not fit

Table 2: Test result of hypohthesis

Hypothesis	Variable	Estimate	SE	CR	p-value	Explanation
$H_1$	IU<---AE	0.693	0.151	4.581	*	Significant
$H_2$	AE<---CB	0.023	0.067	0.345	0.730	Not Significant
$H_3$	AE<---ME	0.365	0.105	3.466	*	Significant
$H_4$	AE<---BE	0.175	0.048	3.618	*	Significant

\*Significant on  $\alpha = 1\%$

adoption is proven CR = 4.581 and  $\alpha = 1\%$ . It strengthen the previous research that indicate there is a positive relation between attitude on intention to do (Sum Chau and Ngai, 2010; Wessels and Drenman, 2010; Laforet and Li, 2005). It indicates that attitude is a key factor on behavior research.

**Second hypothesis  $H_2$ :** Attitude on core brand positively influences on attitude on e-Banking. The result is not proven, so, it is concluded that customer attitude toward core brand does not positively effect on attitude on e-Banking. This is in contrary to previous researches that indicates customer attitude on e-Banking is influenced by core brand (Clemes *et al.*, 2010; Wang *et al.*, 2003).

The phenomenon of this research finding is because the respondents is BCA customer, so, the customers believe in BCA service including its relevance with the intention to use e-Banking service from BCA. Therefore, research result will be different if respondents are not BCA customers, so, the perception on core brand (BCA) when giving online banking service through e-Banking is highly appreciated.

**Third hypothesis  $H_3$ :** The higher motivation to do e-Banking elaboration information positively influence on customer attitude on e-Banking is proven CR = 3.466 and  $\alpha = 1\%$ . This result strengthen previous researches which stated individual always do decision making based on information availability (Clemes *et al.*, 2010).

Munoz-Leiva *et al.* (2010) believes the importance of information searching to reduce lack of knowledge and e-Banking is an online transaction model, so, lack of knowledge become a problem for e-Banking adoption. Susskind and Stefanone (2010) believe that financial transaction requires a precise decision making and

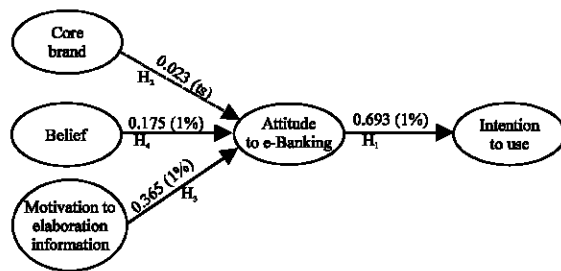


Fig. 2: Research result

information become important aspect for decision making in financial sector, so, the need of information is very crucial.

**Fourth hypothesis H<sub>4</sub>:** Customer belief toward e-Banking positively effects on customer attitude toward e-Banking is proven CR = 3.618 and  $\alpha = 1\%$ . And it supports theoretical behavioral research that behavior influenced by intention and intention influenced by behavioral beliefs, compliance beliefs and control beliefs (Fig. 2). This result supports Alsajjan (2009) research that belief positively influences on e-Banking intention adoption for the case in England and Saudi Arabia.

Research result shows that interaction between attitude and intention are important variables of behavioral research and it has proven in e-Banking adoption case. In relation, the commitment to develop individual positive attitude become an unavoidable part to increase the e-Banking adoption intention. Indirectly, to develop positive attitude could be formed from individual internal and external. Internal formation process could be done by motivating the individual to search right information from right source. Therefore, motivation to elaboration information become an important aspect to push internal factor in order individual attitude being positive on e-Banking. It indicates that individual also have important role to receive information about e-Banking, so, they intent to search information completely.

External formation process could be developed from testimonial and stimulus which engage public figure or another stimulus. Therefore, e-Banking should accomodates all external factor that could push individual positive attitude on e-Banking. In accordance, synergy between external and internal factor is a reference for appeal to develop individual positive attitude. But the positive attitude should be supported by individual belief because it is proven in behavioral research that there is a relation between belief and attitude. It means that behavioral research model that consist of belief, attitude and intention are components that could not be

avoided. This research result gives a concrete image that in developing intention adoption should engage the synergy among belief attitude intention. The consistence of this result strengthen perception that behavioral research, especially in e-Banking adoption case could not avoid the interest to develop individual positive attitude and on the other side that positive attitude must be supported by belief.

Another interesting finding of the research is that core brand does not influence in forming individual positive attitude. Even though this case related to e-Banking service which is homogenous but core brand aspect basically also become important component in e-Banking service. Besides, another thing should be considered is e-Banking service tend to homogenous, so, any core brand which represent banking basically still gives the same service. Therefore, this research finding would be different if service model is heterogenous. This comprehension confirms that service model which are homogenous and heterogenous becomes a component that influence on individual appeal to receive it as the latest service through technology adoption. It means that, this finding becomes one of the important references for following researches.

## CONCLUSION

The result of this research shows that there is a positive relationship between motivation to elaboration information toward attitude to use e-Banking. Laukannen and Kiviniemi (2010) research confirmed that elaboration information is one of important aspects to reduce the risk of technology adoption. Research shows for adopter group tend to act positive on technology adoption because they have bigger belief than non-adopter (Sum Chau and Ngai, 2010; Chong *et al.*, 2010; and Koenig-Lewis *et al.*, 2010).

Another important aspect related to the success of technology adoption is attitude on technology adoption and it has been explained in various behavioral research model. Therefore, attitude is important factor for behavior. It indicates that attitude is the totality of belief process which is influenced by satisfaction as an evaluation form of experience and information gained. This research result strengthen the argument that individual attitude positively influence on intention to use e-Banking.

## LIMITATIONS

This research is done according to a rigid methodological procedure but this research determine numbers of limitation variables to give optimum result, especially, result generalization. Those limitation

are: e-Banking adoption as technology based on self-service in e-Service era is very important to increase e-Banking appeal. The contradiction between traditional service and e-Banking could not be avoided even though various banking service including e-Banking affect positively on alternative service and strengthen argument of Wong *et al.* (2008) that modern service and traditional service is complement not substitute. Therefore, for further study could be developed and focused on different sector because e-Service service have many variation and internet era enable individual to do self-service.

The selection of objects of research is more focused on e-Banking, even though the application of technology based on self-service and e-Service are various in all service sectors. Selection of e-Banking referred to consideration which more focused on industry specifications related to e-Service. The model of research refers to insight of e-Services in one sector will provide a more comprehensive and accurate than if using many objects, although, it comes from the same aspect of e-Service, also including ease of control objects and maximizing results.

Another limitation of this study is the coverage of location in Solo and selected samples are customers of the BCA bank, so that, the characteristic aspects of cultural and social norms influence the generalization result. Limitations of the study which refers to aspects of cultural characteristics because of geographic and demographic factors are something that could not be avoided due to observations settings.

## IMPLICATIONS

**Theoretical implication:** Technology adoption including e-Banking case is a major issue for banks because it involves two sides, the customer and the bank. Research related to the adoption of e-Banking continues to develop because of the lack of knowledge that became research gap refers to the observations setting for every different case. This makes the adoption of e-Banking research interesting because of the finding of new research models, new variables, new observation setting and theoretical that support the development of concept and new model of observation setting. The diversity of research indirectly enrich the theoretical adoption of e-Banking, so that, following studies on the intention to use e-Banking is not only assessed on the concept of TRA, TPB, TAM or SST but also could be developed with new concepts which is more suitable with observation setting conducted. This study is expected to enrich the theoretical study related to the adoption of e-Banking case. It becomes very important because the adoption of the technology,

especially in the banking case are likely to continue to grow and this is also supported by the change in consumer behavior, also including a commitment to make customers being independent through service based on e-Service.

**Practical implication:** Implications of the study results do not only enrich the theoretical aspect but also provide practical implication, especially for marketer and banking related to understand the e-Banking adoption. This study confirms the result of an individual belief positively influence on individual attitude related to the e-Banking adoption, individual motivation to elaboration information positively influence on the attitude related to the e-Banking adoption and individual attitude on e-Banking adoption has positive influence on the intention to use e-Banking. These results indicate that marketer in general and banking in particular should establish a stimulus that leads to the creation of positive attitude of customer and customer candidate intending to use e-Banking. Finally, this success will create customer loyalty to use e-Banking.

**Managerial implication:** Direct interaction (face-to-face contact) every transaction decreases now because of the development of the internet enables transaction conducted through the virtual world in real time online. Moreover, the routine and bustle of individual reduce the opportunity to trade directly. Therefore, e-Banking becomes transaction that relies on technology-mediated methods in the era of high-tech environment (Sum Chau and Ngai, 2010). Therefore, managers need to understand this fact and at the same time create a strategy to win it, especially in this fierce competition. e-Banking is one way to improve competitive advantage and the approach should be differentiated to the adopter and non-adopter (Gounaris and Koritos, 2008). Results of this study confirm the need for manager to do segmentation and also to determine the effective strategy related to e-Banking service not only be able to win the fierce competition in the banking sector but also increase loyalty.

**Implication for further studies:** This study is the first for the observation setting to test the factors that influence the intention to use e-Banking by combining with the core brand variable and individual motivation to do elaboration information. Result of this research is expected to be a reference for the development of further studies, from the aspect of variables, a conceptual approach, observation setting of another technology adoption or the methodological, so, it enriches the research related to the individual intention in behavioral model of marketing sector.

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