



The Influence of Customer's Attitude in the Usage of E-Banking - An Empirical Study

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Abstract

Service Industries have seen an incredible growth with the usage of Information Technology (IT) mostly referring to computers and peripheral equipments in the recent past. Banking industry considered the future evolution of the financial services industry, is inclined by the most recent developments in the Information Technology. Latest business thinking, joined with technology is rapidly changing the way personal financial are designed and delivered. Banking is Information challenging business and information technology (IT) plays a key role in it. The growing competitive situations in the financial services market have forced to broaden and activate other delivery channels. The latest delivery channel to be set off is the electronic banking. The use of technology in the delivery of banking services is becoming well-known as it is being engaged to cut down costs and eliminate uncertainties (Mathew Joseph, Cindy McClure, Beatriz Joseph, 1999).

The advent of Internet has changed the way banking is done. Attitude is defined as an individual's positive or negative feelings about performing a target behavior. It is associated to behavioral intention because people form intentions to perform behaviors toward which they have positive affect. Attitude depicts the perceptions of usefulness of electronic banking, risk and privacy, and personal preferences.

Key words: Customer Attitude, E- Banking, Services, Customer satisfaction