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The Differences between Online Banking Users and Non-users

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Abstract: ***Purpose;*** *This study examines factors influencing intentions towards internet banking (IB) among bank clients in Saudi Arabia. Specifically, it examines the differences between IB users and non-users in their characteristics and in the factors that influence their intention to start or continue using IB.* ***Design, Methodology, Approach;*** *Questionnaires based on the Decomposed theory of Planned Behaviour (Taylor and Todd, 1995) were administered online to existing IB users (N= 651) and in person to non-users (n=408), all clients of Riyad bank in (Riyath), Saudi Arabia.* ***Findings;*** *Perceived Relative Advantage and Compatibility, Ease of Use, Self-efficacy, Resource Facilitating Conditions and Perceived Website Characteristics are significant in predicting users' intention to continue using IB, but not in non-users' intention to start; for non-users, only Perceived Trust and Subjective Norms are significant.* ***Practical Implications;*** *Banks' strategies to encourage adoption of IB should include two dimensions, Non-users should be targeted by emphasising safety, security and social acceptance; users by enhancing the features important to them, with website design of key importance.* ***Originality and value;*** *the research refines and extends the original DTPB model with the addition of a new construct, Website Features. It confirms and clarifies the distinction between technology users and non-users suggested in previous research. It also provides insights from a novel context, Saudi Arabia, contributing to cross cultural understanding of technology adoption.*

1. Introduction

Internet banking (IB) will be critical to the success of many banks in the twenty-first century (Walker and Johnson 2005; Waite 2006) as they search for ways to gain, sustain or combat competitive advantage. In order for banks to be able to benefit from this technological development, however, they need to understand the perceptions, attitudes and needs of existing and potential customers. This knowledge is crucial to the development of suitable marketing strategies (Peter and Olsson 2008). Banks need to know who, specifically, is adopting this new technology and why (Lichtenstein and Williamson 2006). A number of authors, therefore, have called for research that facilitates understanding of these issues (Ndubisi and Sinti 2006; Kuisma et al. 2007).

In Saudi Arabia, where this study was conducted, all eleven Saudi commercial banks were offering a full interactive Internet service by 2005, and Saudi banks are reported to spend some $190 million annually (Asharq-Alawsat 2003) on developing their Internet capabilities. Nevertheless, concerns have been expressed about the low level of e-commerce transactions generally (Abdulgader 2004; Al-Grefani 2004) and Saudi banks are reported to find the level of adoption of IB disappointing (Luthra 2007). Questions have been raised about levels of knowledge and skills for accessing Internet services (Almobarraz 2007); availability of hard/software and technical support (Aladwani 2003); security issues (Almogbil 2005); cultural barriers (Al-Gahtani et al. 2007) and the quality of services offered (Sohail and Shaikh 2008).

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Given a scenario in which little research has been conducted concerning the adoption of IB services outside of developed countries, this study uses a technology adoption model based on the Decomposed Theory of Planned Behaviour (Taylor and Todd 1995) to investigate the factors influencing Saudi customers' adoption of IB. In particular, it examines differences between current IB users (online clients) and IB non-users (offline clients) in their characteristics and in the factors that influence their intention to start or continue using IB.

In the following sections, an overview of the IB market in Saudi Arabia is provided to present status and potential of these services. The theory underpinning the research model is explained and an account is given of the data collection and analysis procedures. The findings show clear differences between IB users and non-users in the factors influencing their intentions towards IB. Practical and theoretical implications are discussed.

2. The Internet Banking Market in Saudi Arabia

Saudi citizens were officially isolated from the Internet until 1999 (Al-Hajry 2004) and public access is government-filtered. Nevertheless, Internet use has grown rapidly; according to the Communications and Internet Technology Commission (CITC), the number of Internet users has increased from just 200,000 in 2000, to 6.4 million (about 26% of the population) in 2008 (www.citc.gov.sa). The large population (around 22 million), high proportion of young people (almost half is under the age of 20) and high disposable income make Saudi Arabia one of the fastest growing Internet markets (Ministry of Economy and Planning, www.planning.gov.sa/statistics 2010; Internet World Statistics, www.Internetworldstats.com).

There is only one type of bank that engages in Internet banking in Saudi Arabia, that is, bricks and mortar banks which offer services via their websites in addition to their traditional delivery channels. There are considerable differences among banks in the range of services and level of interactivity available. Banks have witnessed rapid growth in stock market activity among their clients (www.sama.gov.sa). Nevertheless, during the country's biggest Initial Public Offering in 2008, IB transactions accounted for only 15% of the 8.85 million participating clients (Alwatan 2008).

3. Conceptual Framework

Lack of understanding of customer behaviour has been identified as the key to the failure to adopt Internet banking (Saleh 2003). Consumer behaviour is a dynamic web of interactions and exchanges that take place when consumers search for, acquire, evaluate and dispose of products and services that they expect will satisfy their needs (Schiffman et al. 2008). Such behaviour is theorised to be a function of two main sets of factors: environmental (external) factors such as culture, social class and reference groups, and individual (internal) factors such as age, education, income, lifestyle and attitude (Assael 2004; Solomon et al. 2006; Peter and Olsson 2008).

In relation to IB specifically, a large number of studies have turned to technology adoption models in an attempt to understand what influences or deters consumer adoption of this service. As a result of lack of established theory in the information technology (IT) domain, including IB, researchers have drawn on models developed in other areas, for example, intention models drawn from social psychology (Harrison et al. 1997).

According to the Theory of Reasoned Action (Fishbein and Ajzen 1975), behaviour is governed by intentions. Numerous studies have supported this relationship, including some in the Internet banking context (Yousafzai 2005; Shih and Fang 2006). Intentions, in turn, are said to be a function of attitudes and subjective norms (the influence of others). The Theory of Planned Behaviour (Ajzen 1991) adds the idea of behavioural control, that is, an individual's perception of the ease or difficulty of performing a particular behaviour, including beliefs about personal ability or self-efficacy, and beliefs about external facilitators and barriers, such as time and money. The Innovation Diffusion Theory (Rogers 1995) highlights the importance of the way the characteristics of the innovation are perceived, for example its compatibility with the user's lifestyle (Hernandez and Mozzon 2007) relative advantage, reflecting users' evaluation of the benefits when a new technology is used (Rogers 1995), ease of use and image. The Decomposed Theory of Planned Behaviour (DTPB) (Taylor and Todd 1995) combines aspects of the aforementioned theories. It hypothesises that attitude, subjective norms and perceived behavioural control will influence the decision to use the technology. However, it extends both the TRA and TPB by decomposing these elements into multi-dimensional constructs, providing higher explanatory power and a more precise understanding of the antecedents of behaviour (Tan and Teo 2000; Sohail and Shamughan 2005; Shih and Fang 2004; MdNor 2005).

In the light of the foregoing discussion, the research model was based predominantly on the DTPB (Taylor and Todd 1995). However, the multi-dimensional constructs for attitude were primarily drawn from the instrument developed by Moore and Benbasat (1991). In

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addition, given the uncertain environment of the Internet, trust was included, as an additional factor, among the elements which may affect the customer's attitude toward adopting Internet banking (see for example: Saleh 2003; Kim and Prabhakar 2004; Yousafzai 2005; Shu-Fong et al. 2007).

"Website features" was developed by the researcher since in Internet banking specifically, features incorporated in the design of website interfaces have been found to affect consumer online behavioural intentions to use Internet banking (Waite and Harrison 2002; Ndubisi and Sinti 2006). Actual behaviour of online banking was not measured in this study. However, given the evidence, reported earlier, of the link between intention and behaviour, it is assumed that factors influencing intention toward IB will also, indirectly, influence usage. The research model is shown in figure 1.

4. Methodology

Data were collected using two questionnaires: a website survey for online clients (IB users), and a conventional paper questionnaire for offline clients (IB non-users). These were designed to identify specific factors affecting the intention to adopt IB, and what distinguishes IB users from non-users. A five-point Likert-type scale was used to explore respondents' perceptions in relation to the constructs of the research model.

For Internet banking users, an invitation to participate was distributed by Riyad bank to online clients, including a link to the online questionnaire. Of 677 participants who responded, 651 useable responses were achieved. For off-line clients, the questionnaire was distributed to clients in 15 branches throughout Riyadh, including five women's branches, altogether representing 36% of the bank branches in Riyadh. Of 700 questionnaires distributed, 472 questionnaires were returned, and 409 (58.4%) were usable. The demographic characteristics of respondents were as follows: Women represented less than 25% of all clients, and less than 5% of all online banking clients. 23% of IB non-users were under the age of 25, compared to only 4.8% of users. However, from age 35 onwards, the percentages of IB users in each age group exceeded those of non-users. The income of IB users was noticeably higher than non-users' income. A similar situation was found for qualifications; 72% of IB users held a bachelor degree or above, against 40% amongst non-users. In general IB users were better educated than non-users. The majority of IB users (60%) were private sector employees, followed by government sector employees (26%), whereas the majority of non-users (41%) were government sector employees, followed by 32% in the private sector. This may reflect differences in computer proficiency and access to technology in these sectors. Another relevant factor is that working hours in the private sector are the same as banks' opening hours, so these employees may use electronic banking channels due to difficulty of visiting branches. There was a strong weighting of Internet experience towards IB users, 87.5% of whom had had more than five years Internet experience. The great majority (84.9%) of non-users were not computer or Internet illiterate; indeed 40.8% had used them for more than three years.

5. Analysis

Factor analysis (principal components with Oblimin rotation) was conducted to detect the factor structure in the observed variables. Based on the analysis Perceived Relative Advantage and Perceived Compatibility were combined in one factor, and similarly Subjective Norms-family influence was combined with Subjective Norms-friends' influence, to give a single Subjective Norms variable. Reliability (Cronbach's Alpha) for the revised 25-item scale measuring factors in users' intention to adopt IB ranged from .76 for Trialability to .96 for Intention, while those for the 23 item scale measuring factors in non-users' intention to adopt IB ranged from .71 for Self-efficacy to .97 for Intention.

Following satisfactory outcomes of tests for normality, linearity, homoscedasticity, multicollinearity and reliability, multiple regression analysis was used in order to test the contribution of the predictor variables to variance in the dependent variable, Intention. Results showed the independent variables explained 35% of the variance in users' intention to continue using IB, and 31% of the variance in non-users' intention to start using IB, and 66% as the total explanation of the model (Figure 2). Betas were used to identify the importance of each variable in explaining the dependent variable (see Table 2). For IB users, intention to continue using IB was found to be associated with five variables: Perceptions of website characteristics explaining 8.9% of the variance in intention; Resource facilitating conditions explaining 2.4% of the variance in intention; Perceived relative advantage & compatibility explaining .7% of the variance in intention; Perceived Ease of use explaining 0.5% of the variance in intention; and Self-efficacy explaining 0.5% of the variance in intention. Perceived Trialability, Image, Trust or Subjective Norm did not significantly predict intention in IB users. Regarding clients who are not currently users of Internet banking, the findings are shown in Table 3. The only significant variables were subjective norms, explaining 19% of the variance in intention, and perceived trust, explaining 0.7% of the variance in intention.

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To summarize, Perceived relative advantage and compatibility, Ease of use, Trialability, Image, Self-efficacy and Resource facilitating conditions were not significant in predicting intention to start using IB among non-users. This suggests that such factors are less important to non-users than the psychological dimensions of social influence and perceived trustworthiness of IB and may only come into play once bank clients have reached a certain level of interest in IB stimulated by the former factors, (see Table 4).

6. Discussion

This research highlighted the differences between IB users and non-users in relation to their perceptions, experiences and characteristics, to obtain a thorough understanding of the phenomenon of IB adoption.

6.1. Perceived Relative Advantage

For IB users, perceived relative advantage and compatibility had a significant positive effect on intention to continue using Internet banking. In contrast, relative advantage and compatibility were not found to have a significant effect on non-users' intention to start using Internet banking.

The findings are consistent with previous research which similarly found perceived usefulness to be non-significant for non-users of IB, but significant for users. This may be because the extrinsic benefits of using Internet banking are less clearly perceived and acknowledged by non-users than users (Chung and Paynter 2002; Lichtenstein and Williamson 2006). In contrast, other research found a significant influence of this factor for current users. Chan and Lu (2004), Pikkarainen et al. (2004) Cheng et al. (2006) Hernandez and Mazzon (2007) and Eriksson et al. (2008) all reached the same conclusion, that perceived usefulness is the most influential factor in explaining acceptance of Internet banking. Among specific advantages perceived and appreciated were speed and convenience (He and Mykytyn 2007). Although non-users were able to perceive some relative advantages such as such as comfort, performing the process at any time, avoiding crowds and not having to go out at inconvenient times, perception of IB advantages and compatibility were stronger among users, and more influential on their intention to adopt IB.

This result suggests that since the perceived influential benefits cannot take place until IB is used, non-users will not be able to perceive relative benefits that can influence their intention until they start using IB. It would seem, therefore, that other factors must first operate to overcome bank clients' inertia or the effect of deterrent factors, to stimulate first use of the service.

7.2. Perceived Ease of Use

Perceived ease of use was found to positively affect the intention to continue using IB for users, but have no significant impact on non-users' intention to start using it.

One interpretation is that non-users do not have a clear picture what IB is about and how much difficulty is associated with it, so that it does not affect their intention to use IB. On the other hand, clients who have become IB users can perceive the ease of IB use every time they log in. Another interpretation (Laukkanen et al. 2008) is that psychological barriers play a role in resistance to adoption of IB among non-users, regardless of perceived ease. On the other hand, there are studies that have found perceived ease of use (or lack of it) to be influential. Mavri and Ioannou (2006) found perceived difficulties played a crucial role in Greek consumers' adoption or rejection of IB, while He and Mykytyn (2007) found that customers will be more likely to adopt online transactions such as payment methods if the procedure is simplified.

Findings also suggested the need for back up from other approaches to show the ease of using IB, as clients, especially new users, did not find it helpful to have this provided through the website itself. A certain level of skill in using the computer and IB is needed to access and apply the information on the website, so those who are experiencing difficulty, or perceive themselves as lacking the relevant skills, may not benefit from such material. Another point worth noting is that perceived ease of use appears to be less significant for IB users than perceived usefulness. Similarly, Gefen and Straub (2000) suggest that in many cases the new technology is adopted because of its extrinsic aspect (relative advantage) and not its intrinsic aspect such as ease of use. This could be because, as clients gain more experience in relation to computers and the Internet, and ease of use becomes less of a problem for them, more cognitive considerations emerge and gain significance in determining behavioural intentions towards IB.

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7.3. Perceived Trialability

Trialability was hypothesized to affect intention based on the assumption that the opportunity to try a specific technology will lower clients' doubt and fears that may influence their opinion about the technology (Rogers1995). However, this hypothesis was not supported. Trialability of Internet banking was not found to have a significant effect on the intention to adopt IB amongst users or non-users. Hernandez and Mazzon (2007) similarly found that among Brazilian clients, whether they were users or non-users, greater trialability of IB did not affect the intention to use/continue to use IB. However, the findings contradict a recent finding by Gounaris and Koritos (2008a), that trialability was an important contributor in the prediction of IB usage for both users and non-users. It may be that such differences reflect differences in the context, nature and extent of the trial experience available.

6. 4. Perceived Image

Perceived positive image did not influence the intention to adopt IB among users or non-users. From a practical perspective, although this factor does not have a significant influence on adoption of IB, banks might want to depict the positive image gained by users who engage in this technology. For example, Gounaris and Koritos (2008a) found that there is an increase in consumers' perceptions of gains in social image due to IB adoption and the ability to demonstrate among their peers the benefits of IB usage.

6.5. Perceived Trust

As hypothesized, trust was found to have a significant effect on the intention to use Internet banking in relation to non-users. Theoretically, trust has been acknowledged as one of the critical factors in uncertain and risky environments such as online transactions. (e.g. Saleh 2003; Kim and Prabhakar 2004; Kassim and Abdulla 2006; Botelho 2007; Grabner-Kräuter and Faullant 2008; Poon 2008). Trust can be used as a strategy to reduce this uncertainty by implementing safeguards to protect clients from potential unfavourable consequences. This result does not mean that users have no security and privacy fears, but perceptions of other advantages governed their choices, rather than fears. These results support similar findings in the literature. For example, Lee et al. (2005) found persistent non-users are more likely to perceive risks than current adopters, because they rate security and size of bank to be more important than do current adopters. Lallmahamood (2007) identified security and privacy as major concerns that inhibit clients from using Internet banking. Clients in Saudi Arabia are still concerned about issues such as lack of protection by government policy and legal regulation, including financial and privacy protection, besides concerns about system security itself.

6.6. Subjective Norm

Subjective norms were found to have a significant effect on the intention to start using IB. In other words, social pressure and the opinion of people close to the individual contribute to shape clients' behaviour towards the intention to start using Internet banking. The finding that subjective norms are significant in influencing non-users' intentions is consistent with theory. As Ajzen (1991) postulates, attitudes and beliefs of others in groups to which an individual belongs can shape individuals' behaviour toward the use of a specific technology. Similar significant effects of subjective norms on intention have been reported in related literature. Srivastava (2007) suggested that if a client sees most of his or her colleagues or friends using Internet banking then it may influence his or her decision to adopt this option. Similar results are reported by Gopi and Ramayah (2007) and Sha et al. (2008).

6.7. Self-Efficacy

The results of this study support the view that self-efficacy has a positive significant effect on intention of users to continue using IB, but not of non-users to start using it. This finding implies that lack of confidence in using IB may create discomfort which deters future use of this channel. The results are consistent with findings in other empirical studies (e.g. Hsu et al. 2006; Gounaris and Koritos 2008; Kim et al. 2009). Abu Shanab (2005) and Xue et al. (2007) found customers' use of self-service channels in retail banking was affected significantly by clients' perceptions of their own self-efficacy. Kim et al. (2009) found self-efficacy was an important factor in explaining motivation of individual judgments and behaviours. It affects positively an individual online consumer's purchase intention. This finding suggests that clients who use not only computers and the Internet, but also IB itself, may still perceive themselves as lacking sufficient skill to use IB effectively. Whilst perceptions of self-efficacy can be formed partly on the basis of vicarious experience or persuasion, actual experience is an important part of the formation of such judgements, and is also likely to influence expectancies as to the likelihood of positive outcomes, which Lichtenstein and Williamson (2006) found to affect Internet self-efficacy positively. It is important, therefore, that the client who uses IB should have a positive experience and a successful outcome. This would increase his or her sense of self-efficacy with the IB system and, hence, the likelihood of using it again. The clarity of the website and easy access to help

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when necessary would be important in generating such positive experiences and feelings.

6.8. Resource Facilitating Conditions

The results reveal that resource facilitating conditions have a positive significant effect on intention to continue using IB for users, but not on intention to start using IB for non-users. One reason for the impact of facilitating conditions on intention to adopt IB amongst users may be that they were able to evaluate precisely prices of Internet connection, which is still very high in Saudi Arabia compared with other countries. Widely available resources to access Internet banking would mean an individual's concern about the accessibility of the resources to use the technology would diminish. In contrast to the current findings, in a recent study Hernandez and Mazzon (2007) found that having a home PC does not play an important role in determining the intention to use/continue to use IB. This may be because, as PC ownership increases, other factors become more significant in the acceptance or rejection of IB. Indeed, Srivastava (2007) found that in the case of the clients who did not use Internet banking services, having all facilities at their disposal, technology was not the biggest issue. Thus, in the case of non-users of IB, the absence of significance of resource facilitating conditions may have two explanations; either they did not have the opportunity to experience and evaluate such conditions, or, irrespective of the availability of resource facilitating conditions, there were other factors that weighed more heavily in their decision not to use IB.

6.9. Perceived Website Characteristics

This hypothesis was examined for IB users only. The results show that perceived effectiveness of website characteristics positively affects the intention to continue using IB services. Indeed, this was the most influential of all the factors investigated. Perceived characteristics of the Internet banking website as a new innovation have the ability to predict and explain the decision to adopt this technology. Similarly, Jaruwachirathanakul and Fink (2005) discovered that the main attitudinal factor that appeared to encourage the adoption of Internet banking in Thailand was "Features of the website." Indeed, a large number of studies have similarly shown customer reactions to online services to be influncial by website features such as simplicity (Casaló et al. 2007), speed (Nah 2004; Dabholkar and Sheng 2008; Migdadi 2008), and user-friendly interface, usability and familiarity (Liang and Lai 2002). As Grabner-Kräuter and Faullant (2008) pointed out, website characteristics that evolve the feeling of trust and make the Internet banking interface more attractive and easier to navigate are important to increase the adoption rate of Internet banking. These findings validate the decision to incorporate website features as a new component in the model of technology acceptance developed for this study.

7. Conclusion, implications and future research

The paper began with a proposed model of technology adoption drawing on existing models and theories, particularly the DTPB, and with the significant addition of website features, as a new contribution of this research. Based on the research findings, it is now possible to refine that model. Whilst the findings support the significant influence of all the variables included in the original model (except perceived trialability and image), they show the model to be too simplistic in that it proposes a single set of factors for all clients. The research findings, however, show that in the case of IB, the factors influencing the intention of non-users to start using the service are quite different from those influencing the intention of existing users to continue. These differences are depicted in Figure 2.

As shown and as discussed previously, only two factors, trust and subjective norms, influence the intention of non-users to start using IB. In part, this is because certain aspects of IB can best be recognized and evaluated based on experience. Non-users cannot fully imagine how IB will fit into their lifestyle or what benefits it could bring, they may not know how much it costs, how easy it is to use and whether they will be able to use it successfully. Above all, they have no experience of website characteristics. Nevertheless, some at least of these features may be advertised and discussed in society, so that it may be possible even for non-users to form some sort of judgement about them. Such judgments, however, do not seem to be influential, without further support, and in the absence of direct experience, subjective norms play an influential role. These may be based on the experience, or even simply on the norms, values and perceptions of those close to the individual, such as family and friends. By following subjective norms, the client places reliance on the judgement of those he/she trusts and avoids the risk that may be attached to being the innovator in his/her social group.

The other significant factor influencing IB non-users is trust, which again can be seen in relation to risk. By conducting his/her banking business online, the client faces a number of risks: that he or she will make a mistake, that personal data will be misused or will be accessible to others, and so on. To outweigh those risks, the prospective user needs to have a high level of trust in the competence and goodwill of the organisations concerned, to put in place and maintain effective security systems, and to treat online clients and their data with integrity. Trust is important in any business relationship, but in the absence of the cues provided by face-to-face contact, and the personal relationship so built up, it becomes of more concern.

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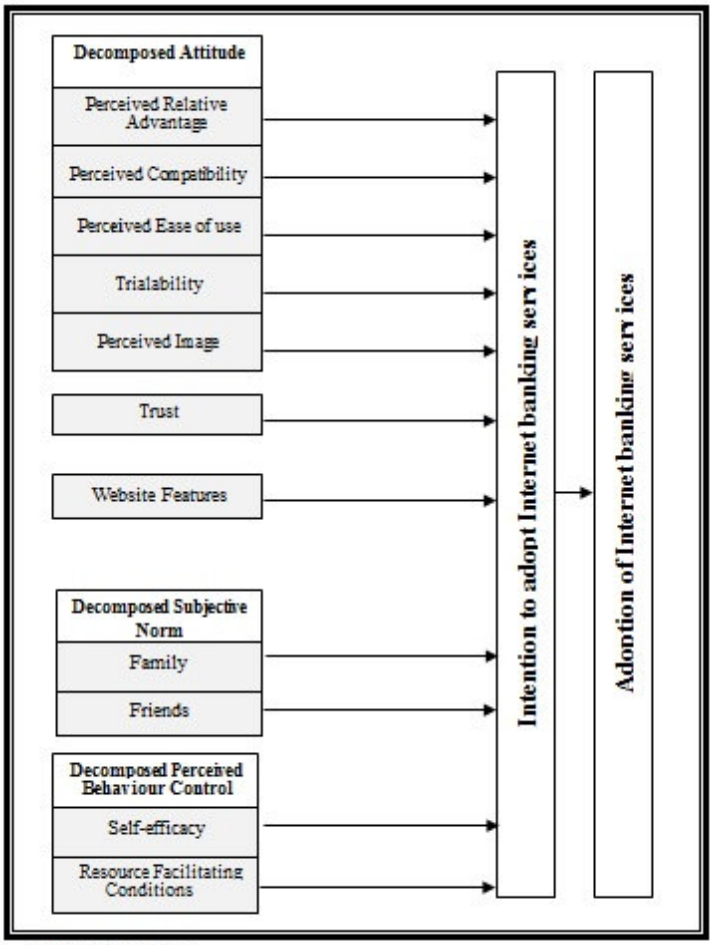
Once these hurdles have been overcome, and given a supportive social environment, the intention may be formed to start using IB, and the non-user becomes a user. At this point, trust and subjective norms cease to be influential. When these factors are sufficiently favourable to allow the initial step in using IB, they pose no problem to the continuation of that behaviour. For IB users, however, another set of factors become significant when conjecture and vicarious experience are replaced by direct experience of the technology and the service, which grows over time. Through use of IB, the client forms an evaluation of the benefits it brings (such as speed and convenience); how easy the system is to use (such as clarity of on-screen instructions); his or her perceived competence to use the system effectively and obtain the desired result; the availability and cost of the necessary resources (e.g. Internet connection); and the characteristics of the website itself. If all these are favourable, the user is likely to form the intention to continue using IB and can be described as an adopter. If one or more of these factors is unfavourable, however, the client may become discouraged and dissatisfied and may discontinue use, reverting to the old and familiar channels that worked for him/her in the past.

This implies that banks' strategies to encourage adoption of IB should include two distinct dimensions. On the one hand, non-users should be targeted by emphasising the safety and security of IB, and its acceptance in society. On the other hand, strategies for retaining IB users need to be based on enhancing the features that are influential to them, with website design potentially playing a key role.

The findings provide a basis for future research. Further investigation of the proposed model in different countries, in order to understand cross-culture effects on IB adoption is necessary to verify the extent to which the reported findings can be generalised.

8. Appendices

Figure 1- The Research Model



(Source: the author)

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Table 1- Demographic description of IB users and non-users

Demographic Variable		*IB Non-Users N = 409*		*IB Users N = 651*	
		Number	%	Number	%
Gender	Male	294	719	603	926
	Female	115	281	48	74
Age	18 to less than 25 years	95	232	31	48
	25 to less than 35 years	156	381	213	327
	35 to less than 45 years	114	279	219	336
	45 to less than 55 years	38	93	164	252
	Above 55 years	6	15	24	37
Monthly income (SR)	Less than 4000	104	254	34	52
	4000 to less than 8000	154	377	96	147
	8000 to less than 12000	89	218	152	233
	12000 to less than 16000	30	73	116	178
	16000 to less than 20000	13	32	85	131
	20000 or more	19	46	168	258
Qualification	Less than High School	70	171	32	49
	High School	175	428	149	229
	Bachelor degree	152	372	371	57
	Master degree or above	12	29	99	152
Occupation	Student	52	127	19	29
	Private sector employee	132	323	392	602
	Government sector employee	168	411	174	267
	Self-employed	28	68	41	63
	Retired	9	22	19	29
	Jobless	4	10	3	5
	Housewife/Husband	16	39	3	5
Internet Experience	No experience	66	161	-	-
	Less than 1 year	82	20	9	14
	1 year to less than 3 years	94	23	33	51
	3 years to less than 5 years	66	161	39	6
	5 years to less than 7 years	48	117	131	201
	7 years or more	53	13	439	674

Table 2- Coefficients for IB users

IB users Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	.348	.249		1.397	.163					
Perceived Relative Advantage & Compatibility	.163	.058	**.115**	**2.791**	**.005**	.415	.110	**.089**	.597	1.674
Perceived Ease of use	.092	.039	**.096**	**2.377**	**.018**	.372	.093	**.076**	.623	1.605
Perceived Trialability	.013	.023	.020	.572	.568	.127	.023	.018	.853	1.172
Perceived Image	.046	.024	.074	1.916	.056	.269	.075	.061	.690	1.450
Perceived Trust	.048	.039	.052	1.232	.218	.363	.049	.039	.580	1.726
Subjective Norm	.013	.023	.021	.551	.582	.222	.022	.018	.734	1.362
Self-efficacy	.110	.048	**.097**	**2.276**	**.023**	.411	.090	**.073**	.565	1.769
Resource Facilitating Conditions	.231	.047	**.190**	**4.869**	**.000**	.435	.189	**.155**	.670	1.493
Perceived Website Contents	.240	.033	**.245**	**7.170**	**.000**	.397	.272	**.229**	.873	1.146

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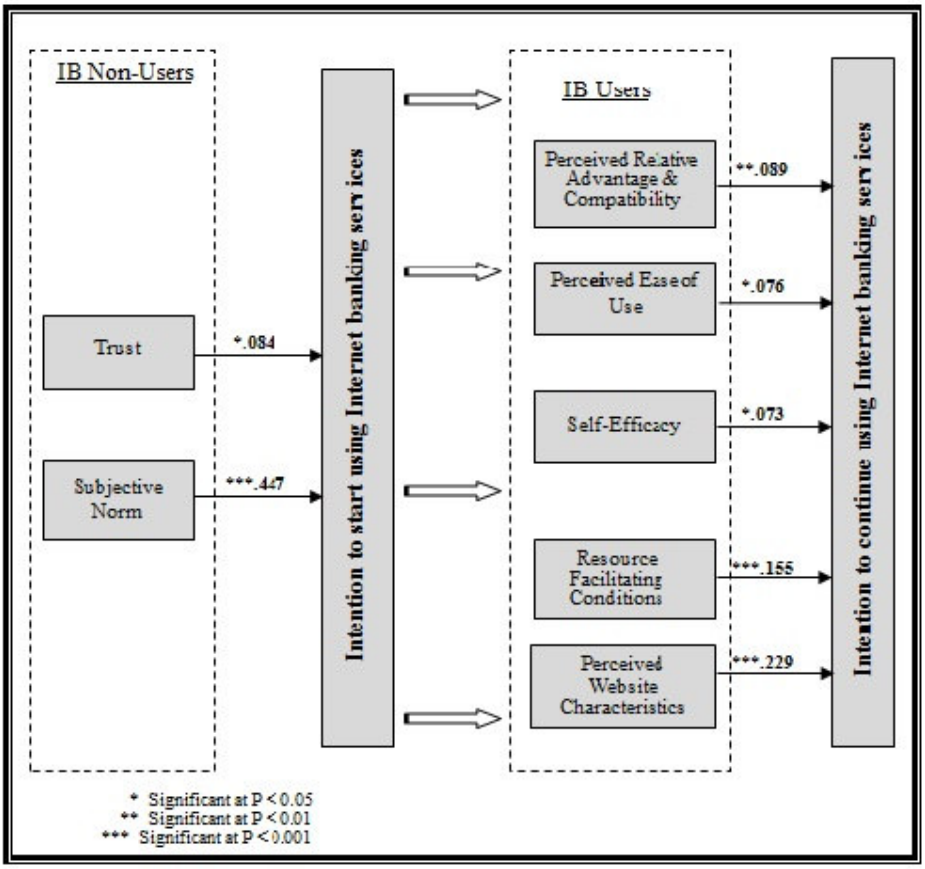
Table 3 - Coefficients for IB Non-users

IB non-users Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	.951	.267		3.569	.000					
Perceived Relative Advantage & Compatibility	.030	.069	.027	.437	.662	.240	.022	.018	.460	2.175
Perceived Ease of use	-.024	.059	-.024	-.410	.682	.200	-.021	-.017	.502	1.993
Perceived Trialability	.019	.056	.016	.338	.736	.178	.017	.014	.796	1.256
Perceived Image	-.088	.051	-.090	-1.732	.084	.205	-.086	-.072	.636	1.572
Perceived Trust	.112	.056	**.115**	**2.021**	**.044**	.291	.101	**.084**	.532	1.879
Subjective Norm	.587	.055	**.536**	**10.738**	**.000**	.542	.473	**.447**	.695	1.439
Self-efficacy	-.060	.060	-.057	-1.003	.316	.197	-.050	-.042	.538	1.858
Resource Facilitating Conditions	.050	.052	.048	.949	.343	.187	.047	.039	.664	1.507

Figure 2 The Final Research Model



(Source: the author)

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