

## Understanding the Role of Technology Acceptance Influence on Internet Banking Intention : An Empirical Study in Consumer of Commercial Bank

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**บทคัดย่อ**— การแพร่กระจายอย่างรวดเร็วของเทคโนโลยีสารสนเทศและการสื่อสาร ทำให้บริการของธนาคารผ่านระบบอินเทอร์เน็ตเป็นช่องทางที่ดีที่สุดในการนำเสนอบริการต่อลูกค้า การศึกษาครั้งนี้ได้ศึกษาอิทธิพลของการยอมรับเทคโนโลยีและความไว้วางใจที่มีต่อความตั้งใจใช้บริการใช้แบบสอบถามเป็นเครื่องมือในการเก็บข้อมูล จำนวน 400 คน สุ่มตัวอย่างด้วยการสุ่มแบบหลายขั้นตอน วิเคราะห์ข้อมูลด้วยสถิติเชิงพรรณนาและสถิติวิเคราะห์ ผลการศึกษาพบว่า การยอมรับเทคโนโลยี ประกอบด้วย การรับรู้ประโยชน์จากการใช้เทคโนโลยี และการรับรู้ความง่ายในการใช้งาน มีอิทธิพลทางบวกต่อความตั้งใจใช้บริการธนาคารผ่านระบบอินเทอร์เน็ต โดยทั้งสององค์ประกอบมีอิทธิพลต่อความตั้งใจใช้บริการลดลงเมื่อความไว้วางใจเป็นตัวแปรกลาง ดังนั้นจึงไม่ใช่ตัวแปรกลางของอิทธิพล ผลการศึกษาสามารถนำไปใช้ในการส่งเสริมการยอมรับเทคโนโลยีในทางทฤษฎี และนำไปประยุกต์ในการดำเนินงานของธนาคารพาณิชย์

**คำสำคัญ:** การให้บริการของธนาคารผ่านระบบอินเทอร์เน็ต การยอมรับเทคโนโลยี ความไว้วางใจ ความตั้งใจใช้บริการ

**Abstract**— The rapid spread of information and communication technology (ICT) has made internet banking the best channel to provide banking service to customers. This study examines the influence of technology acceptance and customers trust on internet banking intention of commercial bank customers. Also, the questionnaire as a tool to collected information 400 participants are customers who have intent use banking service, used multi-stage sampling and analyzed by descriptive and analytical statistics. The result found that technology acceptance include perceived use

fullness and perceived ease of use positive influence on internet banking intention, while two determinants of technology acceptance have a lower influence on internet banking intention via customer trust. Thus, customer trust is not mediator variable. Finally, this study will be to ability to manifest technology acceptance not only in theory, but also in practice which can apply in commercial banks.

**Keywords** – *Internet Banking, Technology Acceptance, Customer Trust, Service Intention*

### I. INTRODUCTION

The rapid growth of information and communication technology (ICT) is relation linked to today's economy and social. ICT deeply penetrates in all walks of human life. Moreover, internet has been growing as a new way for organization to retain customers and offer new service and products [1]. The customers to take benefit of these applications, it is importance to analyze the perception and main reasons of customer's willingness to adoption technologies [2, 3]. Internet banking has appeared as one of most profitable e-commerce application [2]. Most commercial bank have adopted internet banking systems in an attempt to reduce costs, improving customer service, improving customer satisfaction, increase bank's market share [4, 5, 6] promote internet banking to provide better banking services [7] and more importantly improve bank's competitive positions [5, 6]. Many banks have established presence on the internet using web technologies providing customers with the opportunity of performing interactive retail banking transactions [8]. In this study, focus on internet banking because it's widely seen as the most popular delivery channel for banking service in the cyber. In term of internet banking as a activity and other payment system operated through the internet. Commercial bank can take benefit from much lower operating costs through offering internet banking service, which require less staff and fewer physical branches [9]. Point of view of customer will also benefit from the convenience, speed and service all 24 hours. Moreover, the internet banking has played central role in the e-payment area which provides an online transaction platform to support many e-commerce applications such as online shopping, online auction, and Internet stock trading.

According to data of digital in 2016 found that Thailand country have total population about 63 Million, active internet users about 38 Million which Thailand ranks 13th in used internet on the world. Internet activities increasing in other field, specific in service of commercial bank adopted internet to building customer convenience and customer's satisfaction through internet banking. Moreover, internet banking provides many advantages, such as faster transaction speed and lower handling fees [10], but several study found that there are still a large group of customer's bank in Thailand remained financial transaction through physical branches, because uncertainty and security concerns [11]. Therefore, commercial banks should understand reasons to customer acceptance and decision making to use internet banking as a effectiveness channel for them-self to transaction [12], and building customer's technology acceptance on internet banking both perceived use fullness and perceived ease of use [13]. The study aims to fulfill in the technology acceptance literature and testing model of drives and outcomes of technology acceptance. The main purpose influences of two factors on internet banking intention and key research questions how does technology acceptance and customer trust influence on internet banking customer's intention of commercial bank.

## II. THEORETICAL BACKGROUND

The theoretical framework in this paper is comprised of literature review and Technology Acceptance Model (TAM) concept in technology areas.

### A. *The concept of internet banking*

The rapid diffusion of the internet has radically changed the delivery channels used by the services industry. Service business concern increasing innovation and express to update, convenience, reliability data. Also, the internet system has gained high importance in the managing modern business. Several businesses can take profit from the evolution of new technology and adapt to the emerging ways of interacting with their customers [14], generated opportunities for business as a new way communication efficiency, retain customers and offer them new services. In the banking industry, the internet is the transformation from traditional banking to electronic banking. The most effective transaction methods because it possesses many advantages which offline banking channels can't offer and reduce cost [2,4,15], created customer satisfaction, responded to customer need and build customer relationship[14] by faster transaction speed and lower handling fees [16]. Moreover, two main reasons are development and proliferation of internet banking. First, the cost savings by the banks compared with the traditional channels; second, the reduction of branch and costs with staff [17]. Internet banking is defined as the use of banking services through the internet network by tools (computer, mobile, tablet, etc.), offering

a wider range of potential benefits of bank due to more accessibility and friendly use of technology [18,19]. And design on the web page by a bank to give information of the bank's products and services, which in further stage would involve provision of facilities to access accounts, transfer funds and buy finance products, or to use online services, which was called online banking transaction [20]. Bank service based on information technology which could be utilized to satisfaction and loyalty [21]. In this study, defined internet banking as a bank services through the internet network by others tool (computer, mobile, tablet, etc.). It focused on offering information, product and service of potential benefits of bank to customers, and easy more accessibility and friendly use of technology.

### B. *Internet banking intention*

In this study was derived from the concept of consumers' behavior, namely the study on how people made decisions to use available resources (time, money, effort) to buy consumer goods [22]. Empirically, the previous studies on the adoption behavior of online services resulted in various formulations. One study that could be made was adopting and combining the theoretical concept of consumers' behaviors with the Technology Acceptance Model (TAM) in the context of internet banking. This study use behavior intention as the dependent variable, several research reported a strong and significant causal relationship between technology acceptance and behavior intention [9, 23, 24]. It is therefore theoretically reasonable to behavior intention as a dependent variable to examine the acceptance of internet banking [25]. Therefore, the studying internet banking intention is importance issues of development commercial bank service.

### C. *Technology acceptance*

This study focused technology acceptance was derived from Technology Acceptance Model (TAM) was a popular and extensively used model in studies on information technology adoption process: including shopping online and internet banking. The simplicity and the ability to explain the cause and effect relationship became the chief reasons of using TAM [26]. TAM proposed that two individual reliability, namely perceived usefulness and perceived ease of use were the main determinants in adoption behavior (attitude toward using/internet banking intention)

#### - Perceived usefulness

Perceived usefulness as a degree of person's reliability that the use of a technology will benefit the use [26]. In TAM, attitude toward using is defined as attitude toward the use of system in the form of acceptance or refusal when a person uses a technology in tasks. Actual use is the actual adoption of a technology, which can be seen in the measurement of the frequency and time length

of the use of the technology. However, the studies also argued that a survey based research design, behavioral intention is more appropriate than actual usage [27]. This study focused perceived usefulness as a one of determinant of technology acceptance and importance variable lead to customer intention the internet banking.

Perceived usefulness is defined as a degree of a person's reliability that the use of a technology would enhance operation, improve performance while saving time, reduce service cost and can to use all time / all place. Moreover, the several researchers indicated that perceived usefulness strong positive influence and significant on attitude toward intention to using the internet banking [9, 13, 23, 24, 28, 29]. The studies revealed the importance of providing useful services for customers by internet banking [30]. The banks need formulations of strategies which will create positive perceptions of the usefulness of the services of internet banking, which in turn will positively influence users to adopt the technology. This study presents that the one of determinants of technology acceptance is perceived usefulness has positive influence on customer trust and internet banking intention. Therefore, the hypotheses are as follows:

**Hypothesis 1:** The higher perceived use fullness is, the more likely that the customers will have customer trust.

**Hypothesis 2:** The higher perceived use fullness is, the more likely that the customers will have internet banking intention.

#### - Perceived ease of use

Perceived ease of use of a technology is a person's reliability that the computer is easy to understand and using, while perceived usefulness is a person's reliability that the using of a technology will benefit the user. For TAM Model showed that the construct, perceived ease of use linked to perceived usefulness, also the studies suggested that perceived ease of use was the antecedent variable of perceived ease of use [2, 9, 14, 28]. Moreover, Chau and Lai [30] proposed that the ease of use in internet banking has a related with ability and willingness. Likewise, Davis [26] proposed that besides ease, benefit was also a factor influence on the acceptance of a system. Accordingly, the attitude to use would be established, in which customers were motivated to spend their time to carry out their banking activities through internet banking. Customers' attitude toward adoption or customers' acceptance to a new information system had serious implications on the success of the new system [31]. Therefore, customers who accepted the new system would be willing to perform changes and to give time, effort to start using, and intention to using the new system. The previous study showed that perceived ease of use strong positive influence and significant on attitude toward intention to using the internet banking [23, 24, 28, 29]. This study presents that the one of determinant of

technology acceptance is perceived ease of use have positive influence on perceived use fullness, customer trust, and internet banking intention. Therefore, the hypotheses are as follows:

**Hypothesis 3:** The higher perceived ease of use is, the more likely that the customers will have perceived use fullness.

**Hypothesis 4:** The higher perceived ease of use is, the more likely that the customers will have customer trust.

**Hypothesis 5:** The higher perceived ease of use is, the more likely that the customers will have internet banking intention.

#### D. Customer trust

Trust as a belief that the promise of another can be relied upon and that, in uncertain satiation, the other will act in a spirit of goodwill and in benign fashion toward the trust [32]. The role of customer trust in online service on account of the absence of proven guarantees that an e-vendor will not get engaged in harmful opportunistic behavior, and also because the environment is less regulated. Many researchers have agreed that customer trust is more important in the online service than any other channel [33, 34, 35, 36].

However, some people perceived internet banking as risky. Customer's trust on internet transactions will be very important has been identified as a key to the development of e-commerce [37]. According to Suh and Han [32, 38] the issue of trust is more important in internet banking as opposed to offline banking. Many researchers agree that customer trust is more important in internet banking because transactions of this nature contain sensitive information and parties involved in the financial transaction are concerned about access to critical files and information transferred via the Internet [39, 40]. Therefore, customer trust as a belief gives credit to others before experience and is very important in the initial stages of a relationship.

Marketing research has considered customer trust as importance key construct of relationship marketing [38, 41, 42, 43]. The studies have empirically verified that customer trust has an impact on loyalty, which can be defied customer trust as a customer's enduring desire to maintain a value relationship with a organizations. Commonly, the most used construct for loyalty are the proportion of purchase, purchase intention, and attitude [32]. This study presents that customer trust has an impact on the one of construct of loyalty is intention on the internet banking. Therefore, the customer trust has positive influence on internet banking intention. The hypotheses are as follows:

**Hypothesis 6:** The higher customer trust is, the more likely that the customers will have internet banking intention.

Moreover, several study indicated that the role of customer trust in the internet banking service mediated on the relationship between two determinants of technology acceptance and internet banking intention. Suh and Han [32] indicate that trust has a significant impact on the acceptance of Internet banking, and mediated the relationship between two determinant of TAM to use internet banking. Accordingly, Alsajjan [39] suggested that the role of customer trust is the mediate variable of the relationship between perceived ease of use and internet banking intention. This study presented that customer trust as a mediate variable of the relationship between two determinants of technology acceptance and internet banking. Therefore, the hypotheses are as follows:

**Hypothesis 7:** The customer trust positively mediates the influence of perceived use fullness on internet banking intention.

**Hypothesis 8:** The customer trust positively mediates the influence of perceived ease of use on internet banking intention.

### III. CONCEPTUAL FRAMEWORK

The technology acceptance and customer trust are key determinant of internet banking intention. Hypothesized to have a positive influence on technology acceptance, customer trust and internet banking intention, as shown in Figure 1.

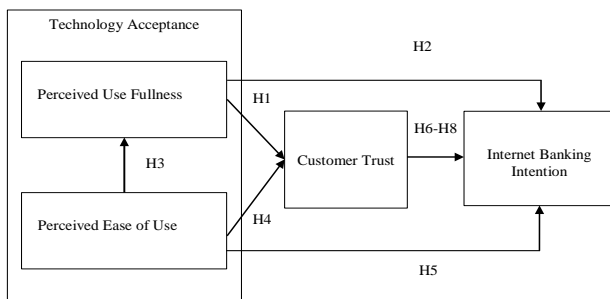


Figure 1. The influence of technology acceptance and customer trust on internet banking intention of customer’s commercial banking

### IV. RESEARCH METHODS

Customer’s commercial banking in central region of Thailand was selected as the population. A questionnaire was used as a primary data collection tool. The researcher collected data from customer’s commercial banking in central region of Thailand used Multi-stage sampling by probability sampling method and simple random techniques, the resulted that three provinces were selected including Bangkok, Pathumthani, and Phanakorn Sri Ayutthaya. After that, the respondents were selected

through judgment sampling. In this case, involved the choice of customers who were in the best position to provide the information required. For the sample size determination of this study used questionnaires survey 400 respondents and collected data by associate researcher. In this study concerned about the reliability. The reliability of the measurements was evaluated by Cronbach Alpha coefficient. It’s showed that all constructs had values ranging from 0.71-0.80, greater than 0.70 [45]. Thus, internal consistency of the measures used in this study can be considered good for all constructs.

### V. RESULTS

The results of regression analysis explained the influence of independent variable on dependent variable. Table1. Show that two determinants of technology acceptance influence on internet banking intention present in Model 2 and 5. Moreover, the influence of perceived ease of use on perceived use fullness present in Model 3. The result found that perceived use fullness and perceived ease of use have a significant positive influence on internet banking intention ( $\beta = 0.639, p<0.01$ ;  $\beta = 0.775, p<0.01$ ), and perceived ease of use have a significant positive influence on perceived use fullness ( $\beta = 0.416, p<0.001$ ). In additionally, perceive use fullness and perceived ease of use influence on customer trust present in Model 1 and 4, and the influence of customer trust on internet banking intention present in Model 6. The result showed that the perceived use fullness and perceived ease of use have a significate positive influence on customer trust ( $\beta = 0.471, p<0.001$ ;  $\beta = 0.427, p<0.001$ ). Also, the customer trust influence on internet banking intention ( $\beta = 0.473, p<0.001$ ).

Table 1 Regression analysis results indicated that the influence of technology acceptance and trust on internet banking intention

Model	Independent variable	Dependent variable	$\beta$	Adjusted $R^2$
1	Perceived Use Fullness	Customer Trust	0.471***	0.220
2	Perceived Use Fullness	Internet Banking Intention	0.639***	0.406
3	Perceived Ease of Use	Perceived Use Fullness	0.416***	0.349
4	Perceived Ease of Use	Customer Trust	0.427***	0.180
5	Perceived Ease of Use	Internet Banking Intention	0.775***	0.599
6	Customer Trust	Internet Banking Intention	0.473***	0.222

## VI. DISCUSSION AND SUGGESTION

The two determinants of technology acceptance include perceived use fullness and perceived ease of use influence on internet banking intention present in equation 2 and 5. Moreover, the influence of perceived ease of use on perceived use fullness present in Equation 3. The result found that perceived use fullness and perceived ease of use have a significant positive influence on internet banking intention and perceived ease of use have a significant positive influence on perceived use fullness. The results are consistent with TAM suggested by Davis [26] and previous studies [24, 28, 29], when the person perceives use fullness of technology for enhance operation and improve performance by saving time, reduce cost and can to use all time / all place. Besides, the perceived ease of use has a related with ability and willingness to using and intention technology [23, 24, 28, 29], and leads to perceived the use fullness on technology. The usefulness and ease of use of internet banking are obtained or expected by customers to help carrying out their tasks and works, therefore the usefulness and ease of use of internet banking influence customers' attitude toward the using intention the internet banking service. Therefore, Hypotheses 2, 3 and 5 are supported.

In additionally, perceive use fullness and perceived ease of use influence on customer trust. The perceived use fullness and perceived ease of use have a significant positive influence on customer trust. According to the studies [32, 38] the customer trust is more important in internet banking, and the persons perceived use fullness and perceived ease of use are cause to gain customer trust on internet banking service. Also, the customer trust influence on internet banking intention, it's more important because financial transaction concerned about access to critical files and information transferred via the internet [39, 40]. Therefore, Hypotheses 1, 4 and 6 are supported.

Finally, the result revealed to the role of customer trust as a mediating the influence of perceived use fullness and perceived ease of use on internet banking intention. The influence of perceived use fullness and perceived ease of use on internet banking intention are stronger significant ( $\beta=0.639$ ,  $p<0.01$ ;  $\beta=0.775$ ,  $p<0.01$ ) than influence of customer trust on internet banking intention ( $\beta = 0.473$ ,  $p<0.01$ ). The beta coefficient of Model 2 and 5 are considered, it is also stronger than the beta coefficient of Model 6, when regarding the result mean that the commercial bank not should be a mediating variable and decrease strong to examine the influence. The results are not consistent with mediator testing following a study by Baron and Kenny [46]. Moreover, when compare adjusted  $R^2$  equal of the Model 2 (Adjusted  $R^2 = 0.406$ ) (perceived use fullness on internet banking intention) and Model 5 (Adjusted  $R^2 = 0.599$ ) (perceived ease of use on internet banking intention) have

greater than Model 6 (Adjusted  $R^2 = 0.222$ ). For this reason, customer trust is not mediating of the influence of perceived use fullness and perceived ease of use on internet banking intention, the result of this study inconsistent with pervious research offered customer trust as a mediator variable [32, 39]. Therefore, Hypotheses 7 and 8 are not supported. However, this study selected Thailand peoples context which perceived to rick of financial transaction, considerer security and privacy, and sometime may be have attitude and experience not sure on service of commercial banking.

This study attempts to gain an obviousness understanding the influence of two determinants of technology acceptance on customer trust and internet banking intention by applying principal theoretical frameworks. This research is one of the first known investigations to directly link the technology acceptance, customer trust and internet banking intention in the case of commercial bank in central region of Thailand. Overall, the results reveal that most hypotheses are accepted. It implies that this study can apply and encouraging technology acceptance of customer on banking. However, this study found that the influence technology acceptance on internet banking intention stronger than the influence of customer trust as a mediating. In fact, the commercial bank attempt to emphasize on perceived of customer on usefulness and easy to use the internet banking, find the way to customer accepted technology, and generate to positive attitude on using internet banking. Moreover, this study created to understanding internet banking service of commercial bank in Thailand, because the growing competitive in bank industry become to increasingly difficult response to consumer need and achieve to superior performance. The bank must be understand the role of technology acceptance and utilize the factors which emphasize adaptation of customers, which as a opportunity of bank respond to customer both short-term and long-term.

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