

عنوان مقاله:

CUSTOMERS' READINESS TO USE BANKING INFORMATION SYSTEMS INMALAYSIA: AN EMPIRICAL STUDY

محل انتشار:

پنجمین کنفرانس بین المللی تجارت الکترونیک در کشورهای در حال توسعه (سال: 1389)

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خلاصه مقاله:

By and large, the domineering role of information and communications technology (ICT) in shaping the business scene of the present century takes primacy and is well documented. While some writings highlighted the impact ICT would have on the business processes, others discussed the potential that ICT had on establishing new areas of business ventures. In keeping up with market trends, the banking industry worldwide has also accommodated a variety of technological initiatives to place their services in global reach and enhance the delivery of services to remote customers. Today, these technologies constitute a group of Banking Information Systems (BIS) and provide services such as telephone and internet banking, Automated Teller Machines (ATM), and credit card management services. The growing body of literature associated with BIS use has examined numerous variables and interrelationships in order to gain a better understanding of technology beliefs and use of technology within banking sector. Customers' technology acceptance is an important factor to the successful use of BIS in banks. Thus there is a need to examine the factors affecting individual's decision to use technology and its implications to BIS development strategies. This paper reports a research finding of bank customers' intention to use BIS. In specific, researcher described the levels of the technology acceptance constructs, Perceived Usefulness and perceived ease of Use as well as Trust and Computer Self-Efficacy as factors that influence the degree of technology acceptance among bank customers. The population for this study consisted of two separate groups of bank customers from local and foreign banks in Kuala Lumpur, Malaysia. The findings provided valuable information that can be used to manipulate intention and usage of the technology under investigation. It may help bank administrators and further development of BIS of issues regarding acceptance and behavioral intentions of customers to use the technology as medium of banking services now and then. Indeed it is believed that the findings of this study would add new perspective on understanding the complexities and adaptability to BIS among the present generation.

کلمات کلیدی:

Banking Information Systems, technology acceptance, bank customer, Malaysia

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