

## عنوان مقاله:

Technology Adoption Propensity of the Banking Customers in India: An Insight

## محل انتشار:

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## خلاصه مقاله:

The acceptance of the SSTs by the banking customers has been recognized as one of the crucial aspects in the success of SST implementation. The researchers, at various points of time and in different contexts, have highlighted the need for the identification of the factors affecting the acceptance of the SSTs. In this regard, technology adoption propensity of the customers and its relationship with socio-economic characteristics, technology attributes and facilitating conditions has been unveiled as the most important aspect. Taking this into consideration, the present paper has been framed to analyze technology adoption propensity of the customers in India by focusing on the three aforementioned facets. Accordingly, the results have highlighted significant association of age, income and qualification of the customers with their propensity to adopt technology. Also, significant connection of technology adoption propensity of the customers with facilitating conditions, perceived usefulness and perceived ease of use has also been unveiled from the results of the study. Based on the findings, the study has recommended the need for framing strategies focusing on the three aforementioned facets as an effective measure for enhancing acceptance of the SSTs among the customers in India.

## کلمات کلیدی:

Technology adoption propensity; perceived usefulness; perceived ease of use; customer acceptance of technology

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