

A STUDY ON FACTORS INFLUENCING CONSUMER ADOPTION OF INTERNET BANKING IN INDIA

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ABSTRACT

A feature of the banking industry across the globe has been that it is increasingly becoming turbulent and competitive, characterized by an increasing trend towards internationalization, mergers, takeovers and consolidation of the banking industry. Internet penetration and concept of Internet banking has dramatically changed the Banking Industry. Internet banking is a internet portal through which customers can use different kinds of banking services. Internet banking has major effects on banking relationships. The primary objective of this research is to identify the factors that influence internet banking adoption. Using PLS, a model is successfully proved and it is found that internet banking is influenced by its perceived reliability, Perceived ease of use and Perceived usefulness. In the marketing process of internet banking services marketing expert should emphasize these benefits its adoption provides and awareness can also be improved to attract consumers' attention to internet banking services.

KEYWORDS: Banking Industry, Internet Banking, Adoption, Usefulness, Awareness