

# Key Drivers Affecting Customer Intention to Purchase Financial Services Online<sup>i</sup>

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Numerous studies have analyzed customer intention to purchase financial services. Literature analysis suggests that various drivers can have an influence on retail bank customer intentions to purchase financial services online. This study investigated key drivers that affect customer intentions to purchase financial services online in a transitional economy. A survey data were collected from 185 adult visitors of several popular websites in Lithuania. Hypotheses were tested using correlation and regression analyses. The findings suggest that “usefulness”, “easy to use”, “security”, “trust” and “confidentiality” are key drivers that influence customer intention to purchase financial services and therefore are important in Internet banking. The research demonstrates how these five drivers affect customer intention to purchase financial services online in transition economy, and reveals relationships among the drivers. The results that were obtained supported all five hypotheses. “Usefulness” and “easy to use” emerged as the main reasons for using financial services online. “Security”, “trust” and “confidentiality” drivers also appear to be important factors affecting customer intentions to purchase financial services by the Internet. This study is of interest to bank managers, as they can apply the key drivers offered in this study to evaluate a usage of financial services and to increase customer intention to purchase financial services online. This study is limited to one transitional economy under investigation and further research needs to be extended to other economies. Researchers might also evaluate other e-banking drivers.

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## Introduction

Increasing changes in the environment, growing competition, and globalization and changing customer preferences indicate that novel strategies to attract and retain customers became very important. The industry has seen the most fundamental change, that is, customer shift from offline branch banking to online financial services through computers and mobile phones. Previous studies provide evidence that customers use Internet banking widely as it has many benefits to offer. For instance, Internet banking offers ability to customers to view their account balance, order check books, transfer money, pay bills (Rampur, 2010).

The Internet banking customer numbers are growing each year. According to the Association of Lithuanian Banks statistics in 2011, about 2.9 million Internet banking users were registered in Lithuania; in 2012, they have already counted over 3.5 million users and in 2013 the number of registered Internet banking users was over 3.7 million. Obviously, Internet banking is gaining popularity. Many people already have few electronic accounts in different banks. In other words, there is a tendency that Internet banking will become even more popular with time. When the number of people using Internet banking services is increasing, competitiveness in bank market is also increasing, because every bank tries to improve their

services they provide online, attract new customers, satisfy customers' needs and earn money. Therefore, we raise the following research question: *What factors affect customer intention to purchase financial services online?* Understanding of key drivers that affect customer intention to purchase financial services online can help banks to become more competitive, attract more customers and motivate current customers to commit to purchasing financial services online.

## Theoretical Background and Hypotheses

### E-banking and Customer Intention to Purchase Financial Services Online

Internet banking provides customers with managing their finances in a very convenient way. Internet banking offers convenience from any location, 24/7. Customers have to make few clicks and they can pay bills, check a balance of their account, transfer money between accounts. Banks face one huge challenge – how to motivate customer to use e-banking. This literature review develops the framework of drivers that influence customer intention to purchase financial services online.

Online banking, or e-banking, has been growing phenomenally over the last years. Technology is developing dramatically and changing the way retail banks conduct their

business and over the last decade, the speed of change becomes huge as the Internet has been introduced and this phenomenon has caused development of online banking (Sayar & Wolf, 2007). According to previous research, “the term *Internet banking* is used to describe the case where banks’ customers conduct banking transactions on the Internet.” Customers can access bank branches using various devices, including computers, mobile phones and digital TVs. Researchers suggest that “Internet branch is used as the name of the platform where the transactions are made. In general, the web site provides the entrance doorway to the Internet branch. Internet branches are secure sites that require authentication for customers to enter and make transactions.” (Sayar & Wolf, 2007, p.122) Customers use Internet banking because it is convenient to execute banking transactions from various locations and at any time. Usually, banks apply lower fees to Internet banking than to traditional banking encouraging customers to use online services.

Previous studies have focused on Internet banking acceptance by customers over the last decade. Two main reasons can be identified contributing to Internet banking development and diffusion. First, it costs less for banks to offer e-banking services. Earlier research provides evidence that online banking channel is the cheapest delivery channel to sell bank’s products and services (Giglio, 2002; Karjaluoto *et al.*, 2003; Tero Pikkarainen, Kari Pikkarainen; Robinson, 2000). This reason has led to the second reason as banks were able to reduce a number of their traditional branches and reduced their staff, which has encouraged bank customers to use Internet services free from place (Karjaluoto *et al.*, 2003). Therefore, time, reduced costs and freedom from place have been indicated as the main factors of online banking acceptance (Black *et al.*, 2002; Howcroft *et al.*, 2002; Polatoglu & Ekin, 2001). As noted, customers receive many benefits using online banking services. However, some of customers still do not use online banking because of the following reasons: (a) access to the Internet is required for using e-banking services (Mols *et al.*, 1999); (b) learning how to use e-banking services is crucial to customers who are new to Internet banking (Mols *et al.*, 1999); (c) social presence is very important for customers who do not use Internet banking, i.e., a two-way communication with staff is crucial for nonusers (Mattila *et al.*, 2003); (d) customers are concerned with security issues (Hamlet & Strube, 2000; Howcroft *et al.*, 2002). Therefore, it is very important to find out what drivers affect customer intention to purchase financial services online.

### **Key Drivers that Impact Intention to Purchase Financial Services**

Based on previous studies in the field of e-banking, the following key drivers are identified as those having an impact on customer intention to purchase financial services online: *usefulness, easy to use, trust, security and confidentiality*. Each of these drivers will now be discussed in turn. *Usefulness* is one of the commonly used drivers in online banking literature. Usefulness is defined as the degree to which a person believes that usage of a particular system is enhancing his/her performance (Aldas-Manzano

*et al.*, 2009). According to Venkatesh and Davis (2000), Venkatesh *et al.*, (2003), customers form a perception of usefulness when they interact with other customers and a system. Thus, in the context of Internet banking, customers will use Internet banking if they consider Internet banking to bring benefits, for instance, reducing time spent and improving efficiency (Rao *et al.*, 2003). Previous research in technology adoption field have demonstrated that perceived usefulness strongly affects customer intentions to adopt technology (Celik, 2008; Gounaris & Koritos, 2008; Jeyaraj *et al.*, 2006; Pikkarainen *et al.*, 2004; Polasik & Wisniewski, 2009). Pikkarainen *et al.*, (2004) suggest that, in the context of online banking, customers consider perceived usefulness being one of the most important effects on the intention to use Internet banking. Gounaris and Koritos (2008) compared various models of the drivers of Internet banking adoption decision in their research. They approved Pikkarainen’s *et al.*, (2004) statement that, perceived usefulness is an important adoption driver for Internet banking implementation. Celik (2008) used a web-based survey and analyzed the adoption of Internet banking among users. His finding was consistent with prior studies (i.e., perceived usefulness plays a significant role in determining users’ intentions do adopt Internet banking). According to Polasik and Wisniewski’s (2009, p. 48) findings, “the importance of perceived usefulness in the process of decision-making is huge, since customers with greater and more developed banking needs were shown to have a stronger drive to accept the technology.” In a similar vein we hypothesize:

*Hypothesis 1. Perceived usefulness affects customer intention to purchase financial services online positively.*

*Easy to use* is the second and very important determining driver as to whether users would adopt e-banking system. Perceived ease of use refers “to the degree, to which a consumer believes that no effort will be required to use the system, with effort being understood to include both physical and mental effort, and how easy it is to learn to use the system” (Davis *et al.*, 1989, p. 320). Proficient users of the Internet will keep services to be less complex and will show a greater intention to use them (Black *et al.*, 2001). According to Amin (2007), perceived ease of use is a significant determining driver as to whether users would be likely to adopt Internet banking. Pikkarainen (2004) states that customers lack social presence in the context of the Internet setting, therefore, they can reduce the usage of Internet banking. When system is adapted to user with an intention to be easy learned and easy used, then it will be better acknowledged by users (Pikkarainen *et al.*, 2004). Gounaris and Koritos (2008) found that perceived ease of use was able to increase the prediction of consumer acceptance of Internet banking. We hypothesize that:

*Hypothesis 2. Perceived ease of use affects customer intention to purchase financial services online positively.*

*Trust* is another important driver affecting customer intention to use e-banking. Many studies have examined the role of trust in Internet banking (e.g., Grabner-Krauter & Kaluscha, 2003). Trust is defined as the extent to which an individual trusts that using of Internet banking is secure and there is no confidentiality risks (Grabner-Krauter & Faullant, 2008). Due to the virtual setting, trust is more

critical and multidimensional in Internet banking than traditional banking. Thus, to complete a purchase transaction with the bank, customers need to trust in the online banking. Without trust, the consumer will not make any transactions through Internet banking. Based on the previous studies (Gefen *et al.*, 2003; Gefen & Straub, 2004; Harridge-March, 2006; Pavlou & Fygenson, 2006; Riegelsberger *et al.*, 2005; Walczuch & Lundgren, 2004) we can state that trust is vital to all economic transactions, irrespective of whether they are conducted in virtual or traditional environments. Trust is even more important in the context of Internet banking (Amin, 2007) because the level of uncertainty of monetary operations is greater in a virtual setting (Grabner-Krauter & Kaluscha, 2003). Thus, we can suggest that Internet banking services are susceptible to greater sense of insecurity than traditional banking services and thereby importance of trust is also relatively higher in adoption of Internet banking. The previous studies lead us to the hypothesis:

*Hypothesis 3: Trust in e-banking relates to customer intention to purchase financial services online positively.*

Security is defined as the technical assurances that promise to meet the legal confidentiality requirements competently (Casalo *et al.*, 2007). It is not sufficient to provide customers with a good content of a web site and well-built communications mechanism. To influence person's intention to use e-banking, companies need to provide customers with a "secure and private transfer experience" (Ranganathan & Grandon, 2005, p. 187). Security is the top concern when a consumer is making transactions (Koufaris, 2005; Ranganathan & Grandon, 2005; Schimmel & Nicholls, 2002; Suh & Han, 2003; Wang *et al.*, 2003; Wang *et al.*, 2009). Possibility of information fraud can weaken customer intention to use Internet banking. Security is crucial to the acceptance of Internet banking (Black *et al.*, 2002; Hamlet & Strube, 2000; Howcroft *et al.*, 2002; Giglio, 2002; Polatoglu & Ekin, 2001). Previous literature suggests that customers often do not have confidence in online technology because of the low security levels of the systems (Lee & Turban, 2001). Sequentially, customers are not prepared to consume Internet technologies in the context of online banking (Black *et al.*, 2001; Jones *et al.*, 2000; Madu & Madu, 2002). Obviously, banks find security as primary challenge because of customer concern of higher risk levels when making financial operations online (Aladwani, 2001; Black *et al.*, 2001; Gerrard & Cunningham, 2003). Customers "might feel more comfortable to conduct online transactions in environments where they are provided with multiple modes of making payments, and in those sites that give them additional security with password protected log-on mechanisms" (Ranganathan & Grandon, 2005, p. 188). Previous studies lead us to hypothesize:

*Hypothesis 4: High security of Internet banking affects customer intention to purchase financial services online positively.*

Confidentiality is defined as safety of private data. More specifically, confidentiality is defined as a set of legal requirements that promise to handle private information (Casalo *et al.*, 2007) competently with regard to private information protection (Flavia'n *et al.*, 2006). Confidentiality has been a vital concern to both banks and

customers due to emerging new information processing technologies in the online environment. These technologies increase customer doubts concerning collecting and processing private information in the context of Internet setting. Moreover, it impedes the expansion of Internet banking as customers believe that they lose control over the use of their private data that they provide through online banking (Flavia'n *et al.*, 2006). Bank customers are looking more and more for effective privacy policy declarations by web retailers (Ranganathan & Grandon, 2005). Clear privacy policies and effective communications of those to customers can increase customer intention to purchase financial services online. In order to gain consumer trust and intend them to use e-banking services, banks need to have "mechanisms that would improve (...) confidentiality of the web sites" (Wang & Benbasat, 2007, p. 301). In addition, several studies have indicated the relationship between the low level of trust and high level of customer fear about their confidentiality in the online setting (e.g., European Commission, 2012). Thus, we raise the following hypothesis:

*Hypothesis 5: Confidentiality relates to customer intention to purchase financial services online positively.*

## Method

*Sample.* An online questionnaire was used to reach respondents in a transitional economy. The target audience was active Lithuanian Internet users of 18–65 years old. This age group has already finished secondary school and has an account in one of the banks in a transitional economy (Lithuania). Sample consisted of 70 % of females and 30 % of males. About 74 % of respondents have higher education, 14 % study at the university and 12 % of respondents have lower education. A link to the online questionnaire was posted on several popular websites in a transitional economy. In total, 205 responses were received, but 185 were deemed to be suitable for data analysis.

*Measures.* To develop measures, the process set by Churchill and Iacobucci (2005) was followed. Items from previously developed scales by (Aldas-Manzano *et al.*, 2009; Yee-Loong Chong *et al.*, 2009) were generated to develop the questionnaire (Table 1). Two main groups of variables were measured to examine intention to purchase financial services online: (1) e-banking characteristics: "usefulness", "easy to use", "trust", "security", "confidentiality" and customer intentions to use e-banking; (2) personal characteristics such as age, gender, education and income. A 7-point Likert scale (where 1-strongly disagree; 7- strongly agree) was used to measure all items. The questionnaire was piloted with ten respondents to ensure adequate understanding of items and minor amendments were made.

## Results

First, reliability was calculated using Cronbach's Alpha (Table 1). The Kaiser-Meyer-Olkin criterion measure of sampling adequacy was greater than the limit of ,50 (KMO = ,871). It indicates that sampling adequacy is sufficient and the analysis can be continued. For the scale to be reliable the Cronbach alpha level should be ,600 and above (Hair *et al.*, 2006) or ,700 and above (Bryman, 2008).

Table 1

**Measures**

Construct	Items	Composite Reliability
<b>Usefulness</b>	Internet banking allows me to manage my finances more efficiently; I believe Internet banking increases my productivity; Internet banking made communications with banks much easier; Overall, I believe Internet banking is more useful than traditional ways of banking.	0,626
<b>Easy to use</b>	I find Internet banking easy to use; Learning to use Internet banking is easy for me; It is easy for me to remember how to perform task with Internet banking; It is easy to get Internet banking to do what I want it to do; Internet banking makes it easier for me to do my banking transactions.	0,842
<b>Trust</b>	Internet banking is trustworthy; I think that iInternet banking has the necessary abilities to carry out its work; I think that Internet banking usually fulfils the commitments it assumes.	0,802
<b>Security</b>	I believe that transaction conducted through Internet banking is secure; I think Internet banking shows great concern for the security of any transactions; I believe Internet bank has sufficient technical capacity to ensure that no others will get my personal information on the Internet.	0,909
<b>Confidentiality</b>	I believe my personal information on Internet banking will be kept confidential; I expect Internet banking never sells my personal information in their computer databases to other companies; Internet banking will not use my personal information for any purpose unless I authorize it to do so.	0,921
<b>Intention</b>	Assuming that I have access to Internet banking, I intent to purchase financial services online; I intend to purchase financial services online if the cost and times is reasonable for me; I believe I will purchase financial services online in the future; I intend to purchase financial services online in the future.	0,724

All reliabilities meet this requirement. Next, correlation analysis between formed factors was performed searching for the strength between factors and the direction of a relationship. The last step involved multiple regression analysis. Regression analysis examined which factors are the best predictors of customer intention to purchase financial services online.

The results suggest a positive relationship between intention to purchase financial services online and all drivers: usefulness, easy to use, safety (security and trust formed one factor) and confidentiality. The strongest positive relationship is between easy to use and the intention to purchase financial services online ( $r = ,336$ ), between usefulness and the intention to purchase financial services online ( $r = ,315$ ) as well as between confidentiality and the intention to purchase financial services online ( $r = ,308$ ). The weakest relationship is between safety and the intention to purchase financial services online ( $r = ,251$ ). Further, regression analysis was conducted to confirm hypotheses. Multiple regression analysis was utilised to predict customer trust towards Internet banking, confidentiality and security in Internet banking as well as easiness to use and usefulness of online financial services and customer intention to purchase financial services online.

*Dependent variable – intention to purchase financial*

*services online.* The results demonstrate that usefulness, easy to use and safety contribute significantly to the model and predict 40,1 % (R Square – ,401) of variation with a dependent variable (intention to purchase financial services online). Furthermore, correlation between intention to purchase financial services online, usefulness, easy to use, trust, safety and confidentiality is also significant ( $R = ,633$ ). The ANOVA results also confirm that our chosen variables are significant to our model ( $p < 0,001$ ). The coefficient summaries reveal  $\beta$  values of Usefulness ( $\beta = 0,354, p < 0,001$ ), Safety ( $\beta = 0,317, p < 0,01$ ) Easy to use ( $\beta = 0,315, p < 0,01$ ) and Confidentiality ( $\beta = 0,276, p < 0,01$ ). According to these findings, usefulness is the major variable that affects customer intention to purchase financial services online, followed by safety and easy to use. The positive  $\beta$  sign shows that all variables (usefulness, safety, easy to use and confidentiality) have a positive impact on intention to purchase financial services online. Table 2 depicts support for all of the hypotheses using this model. According to multiple regression analysis, it can be stated that customer intention to purchase financial services online is positively affected by perceived trust, confidentiality and security in Internet banking, as well as by perceived easiness to use and usefulness of online financial services that stimulate usage of Internet banking.

Table 2

**Hypotheses Results**

Hypothesis	Results
H1: Perceived usefulness affects customer intention to purchase financial services online positively.	Supported
H2: Perceived ease of use affects customer intention to purchase financial services online positively.	Supported
H3: Trust in e-banking relates to customer intention to purchase financial services online positively.	Supported
H4: High security of Internet banking affects customer intention to purchase financial services online positively.	Supported
H5: Confidentiality relates to customer intention to purchase financial services online positively.	Supported

## Discussion and Implications

The research examines five e-banking key drivers, namely, usefulness, easy to use, trust, security and confidentiality, demonstrates how these drivers affect customer intention to purchase financial services online and reveals relationships among these drivers. All the hypotheses were tested by using correlation and multiple linear regressions. The research demonstrates that five e-banking drivers have similar significant influence on intention to purchase financial services online.

The relationship between usefulness and intention to purchase financial services online (H1) as well as easy to use and intention to purchase financial services online (H2) are key findings of this study as the results were significant. The findings reveal that perceived usefulness and easy to use are important drivers to foresee the intentions to purchase financial services online. Correlation and regression analyzes demonstrated that usefulness and easy to use are strong drivers that have a positive effect on intention to purchase financial services online. In other words, customers will accept technology if they find it useful and easy to adopt in the context of e-banking services. Furthermore, the regression analyses coefficients suggest that relationship between usefulness and intention to purchase financial services online is higher than relationship between easiness to use and intention to purchase financial services online. Therefore, intention to purchase financial services online in a transitional economy (Lithuania) is caused by usefulness and only then by easy to use. Our result is consistent with Eriksson's *et al.*, (2005) findings where the researchers refer to perceived usefulness of Internet banking and suggest that it is the main reason for customers to use Internet banking that increases the usage of Internet banking. Our findings are also consistent with those of Gerrard *et al.*, (2006) where they found that usefulness and easy to use are significant elements in customers' intention to use e-banking, since customers with greater knowledge and more developed banking needs were shown to have a stronger drive to accept the technology. We can conclude that two drivers, namely, usefulness and easy to use are vital and hugely affect customer intention to purchase financial services online.

A clear managerial implication is that banks should advertise positive advantages of Internet banking compared to traditional banking. Eriksson *et al.* (2005) suggests that banks should constantly improve Internet banking web site and features it has. The perceived usefulness and easy to use of bank web sites imply that customers should find information they need easily. Subsequently, banks should take into consideration the design and layout of bank web sites as they are required to be as easy to use as possible. The personalized customer services should also be used to attract customers. Assist in making internet transactions and offering certain value-added services on the Internet that are not provided in traditional branches could aid to improving customers' perceived easiness to purchase financial services online.

Our findings also suggest that trust affects customer intention to purchase financial services online positively

(H3) – the more customers trust e-banking, the more likely they will use online financial services. According to our result, users of Internet banking believe that they can trust e-banking and this result is consistent with previous findings in the literature (Amin 2007; Chang, 2004; Grabner-Krauter & Kaluscha 2003; Koufaris 2005). Our finding also suggests that customers believe that most Internet banking transactions are secure and Internet banking is honest and also operate in ethical manner. This finding is consistent with Koufaris' (2005) study where he found that customer in e-banking interacts with technology and not sales people, so he/she has to believe in good will of e-banking to keep promises. Managerial implication is that communication with current and potential customers should be carefully managed as trust is perceived by customers as bank's competence, honesty and benevolence. Moreover, customers form trust through their own experiences and through word-of-mouth. It is recommended for banks to be sincere in commitments and promises made to customers.

Customer perceived Internet banking security and intention to use e-banking (H4) was another key finding of this study. This finding suggests that Lithuanian respondents have a high perception of Internet banking security. They believe that Internet banking systems are safe. According to previous studies in the field (Casalo *et al.*, 2007; Koufaris 2005; Ranganathan & Grandon 2005; Suh & Han, 2003), security directly affects e-banking usage and customer security concern negatively affects intention to use Internet banking.

According to Suh and Han (2003), customers need to be informed about high security of e-banking. Information about security mechanisms should be presented on the webpage and advertised by the bank. Only by creating secure financial services Internet banks can win more customers who trust Internet banking. A clear managerial implication is that top managers of banks should constantly look for ways to improve online security systems and ensure security of Internet banking.

Our results suggest a positive and significant effect of confidentiality on customer intention to purchase financial services online (H5). Previous studies also support this finding (Ranganathan & Grandon, 2002; Wang & Benbasat 2007). Consumer distrust in the online financial services occurs mainly because of suspicion that their personal financial data may be used dishonestly. Clear, effective privacy policies and communicating them to customers can increase customer intention to purchase financial services online.

## Conclusions and Limitations

The aim of this study was to examine key drivers that affect customer intentions to purchase financial services online. By proposing five key drivers, namely, usefulness, easy to use, security, trust and confidentiality, this study explains how they affect customer intentions to purchase financial services online in transitional economies. The findings demonstrate that usefulness, easy to use, security, trust and confidentiality have an influence on customer intention to purchase financial services online. First, the

higher the usefulness and easier is to use Internet banking, the stronger intention customers are likely to demonstrate to use e-banking services. Secondly, as communication strategy is crucial in building trust with banks, it leads to higher trust. Thirdly, the higher the security of Internet banking services the higher the likelihood that customers will continue using those services. Finally, the higher the confidentiality bank offers, the higher the probability that customers will purchase financial services online. In sum, this study gives a flavour of how usefulness, easy to use, security, trust and confidentiality influence the customer intention to purchase financial services online.

The findings of our study carry some limitations. First, the sample is not a probability sample as the data are collected in one emerging market. Thus, conclusions should be approached with some caution. Secondly, more comprehensive set of e-banking factors needs further investigation. Meaningful factors of e-banking might include risk, internet experiences, reputation. Thirdly, examining how different types of Internet access (for instance, mobile phones) influence customer intention to purchase financial services online would also generate further understanding into the study.

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#### Veiksniai lemiantys ketinimus įsigyti finansines paslaugas internetu

##### Santrauka

Internetinė bankininkystė plačiai naudojasi vis daugiau vartotojų. Šiandien visi bankai teikia internetinės bankininkystės paslaugas savo klientams. Ši paslauga padeda vartotojams sutaupyti laiko, bet kokių laiku ir bet kokioje internetui prieinamoje vietoje pamatyti savo sąskaitos likutį, pervesti pinigus arba sumokėti sąskaitas. Vis dėlto, kai kurie žmonės teikia pirmenybę tradicinei, o ne internetinei bankininkystei. Literatūros analizė parodė, kad dar stokojama tyrimų, pagrindžiančių, kurie internetinės bankininkystės veiksniai lemia klientų ketinimus įsigyti finansines paslaugas internetu, pereinamosios ekonomikos šalyse. Šiame tyrime, remiantis mokslinės literatūros analize, tiriami penki internetinės bankininkystės veiksniai: *naudingumas, paprastumas naudotis, saugumas, pasitikėjimas, konfidencialumas*. Internetinės bankininkystės tyrimas buvo atliktas norint išsiaiškinti, kurie veiksniai daro didžiausią įtaką klientų ketinimams įsigyti finansines paslaugas internetu Lietuvoje.

Daugelis autorių nagrinėjo *naudingumą* (plg. angl. *usefulness*) kaip vieną iš svarbių veiksnių naudojantis internetine bankininkyste. Naudingumas suprantamas kaip kliento suvokimas, kiek konkrečios sistemos (internetinės bankininkystės) naudojimas, gali būti naudingas klientui (Aldas-Manzano ir kt., 2009). Remiantis Venkatesh ir Davis (2000), Rao ir kt. (2003) analize, matyti, kad klientai supranta internetinę bankininkystę kaip galimybę sumažinti laiko ir kitas sąnaudas. Įrodyta, kad naudingumas svarbus didinant klientų ketinimus naudotis technologijomis (Celik, 2008; Gounaris ir Koritos, 2008; Jeyaraj ir kt., 2006; Pikkarainen ir kt., 2004; Polasik ir Wisniewski, 2009). *Paprastumas* naudotis internetine bankininkyste (plg. angl. *easy to use*) taip pat yra ne mažiau svarbus veiksnys naudojantis internetine bankininkyste. Tai suprantama kaip kliento suvokimas, kad naudojantis nauja sistema „jis nepatirs jokių papildomų fizinių ar mentalinių pastangų, o naudotis sistema nebus sudėtinga“ (Davis ir kt., 1989). Neabejojama, kad paprastumas yra reikšmingas veiksnys, turintis įtaką kliento pasirinkimui naudotis internetine bankininkyste (Amin, 2007). Mokslinėje literatūroje minimas ir *pasitikėjimo* veiksnys (plg. angl. *trust*), kuris yra svarbus klientams, kurie naudojami banko paslaugomis internetu (Chang ir kt., 2005; Grabner-Krauter ir Kaluscha, 2003; Grabner-Krauter ir Faullant, 2008). Daugelis autorių nagrinėjo *saugumą* (plg. angl. *security*), kaip vieną iš esminių veiksnių, lemiančių bankininkystės klientų sprendimą naudotis internetine bankininkyste (Black ir kt., 2002; Hamlet ir Strube, 2000; Howcroft ir kt., 2002; Giglio, 2002; Polatoglu ir Ekin, 2001) bei išskyrė tai, kad klientams suabejojus internetiniu saugumu, jie atsisako šios paslaugos (Lee ir Turban, 2001). *Konfidencialumas* (plg. angl. *confidentiality*) suprantamas kaip privačios informacijos ar duomenų saugumas. Jis neabejotinai lemia bankininkystės klientų sprendimus naudotis nuotolinėmis banko paslaugomis, patikint savo duomenis internetinėms sistemoms (Flavian ir kt., 2006; Ranganathan ir Grandon, 2005). Kita vertus, literatūros analizė parodė, kad nors aptartieji penki veiksniai vienareikšmiškai suprantami ir laikomi svarbiais, nutariant naudotis internetine bankininkyste, tačiau stokojama empirinių duomenų, pagrindžiančių šių veiksnių įtaką ketinant pirkti finansines paslaugas internetu.

Literatūroje iškeltos penkios hipotezės, kurioms patikrinti atliktas šis empirinis tyrimas. Hipotezėmis siekta patikrinti penkių internetinės bankininkystės veiksnių – *naudingumo, paprastumo naudotis, saugumo, pasitikėjimo ir konfidencialumo* įtaka internetinės bankininkystės klientų ketinimams pirkti finansines paslaugas internetu, pereinamosios ekonomikos aplinkoje.

Tyrimo objektas – pereinamosios ekonomikos šalies interneto vartotojai, kurių amžius nuo 18 iki 65 metų. Darbe naudotas internetinės apklausos metodas. Tyrimo klausimynas parengtas remiantis Churchill ir Iacobucci (2005) rekomendacijomis, naudota Likert septynių balų skalė. Atliekant tyrimą taip pat naudotasi Aldas-Manzano ir kt. (2009) bei Alain Yee-Loong Chong ir kt. (2009) autorių parengtais klausimais, kuriuos naudojant buvo galima nustatyti internetinės bankininkystės veiksnius (naudingumą, paprastumą naudotis, saugumą, pasitikėjimą ir konfidencialumą). Tyrimo anketas užpildė 205 respondentai. Tyrimui atrinktos ir naudotos 185 tinkamai užpildytos anketos. 70 proc. tyrimo respondentų sudarė moterys, 30 proc. – vyrai. Dauguma (74 proc.) tyrimo respondentų yra įgyję aukštąjį universitetinį išsilavinimą, 14 proc. respondentų šiuo metu studijuoja aukštojoje mokykloje, 12 proc. yra įgiję vidurinį išsilavinimą. Klausimyno patikimumui įvertinti taikyta *Kronbach alfa* (Cronbach alfa) kriterijaus analizė. Tyrimo rezultatams nagrinėti buvo pasitelkti koreliacinės ir regresinės analizės statistiniai metodai.

Tyrimo rezultatai leido patvirtinti visas penkias tyrimo hipotezes. Apklausoje rezultatai parodė, kad penki e-bankininkystės veiksniai, o būtent *naudingumas, paprastumas naudotis, saugumas, pasitikėjimas ir konfidencialumas* skatina klientus įsigyti finansines paslaugas internetu pereinamosios ekonomikos šalyse. Tyrimo rezultatai parodė, kad *naudingumas* ir *saugumas* labiausiai lemia kliento pasirinkimą naudotis e-bankininkyste, tačiau *paprastumas* naudotis internetine bankininkyste, *pasitikėjimas* ir *konfidencialumas*, taip pat buvo labai svarbūs veiksniai, motyvuojantys klientą naudotis internete teikiamomis banko paslaugomis. Remiantis tyrimo rezultatais galima teigti, kad kuo geriau klientai vertina naudingumą ir paprastumą

naudojantis internetine bankininkyste, tuo didesnis jų polinkis įsigyti finansines paslaugas internetu. Tyrimo duomenys patvirtina Eriksson ir kt., (2005) bei Gerrard ir kt., (2006) atliktų tyrimų išvadas. Tyrimo duomenys leidžia patvirtinti, kad kuo daugiau klientas pasitiki banku, tuo didesnė tikimybė, kad jis ketins įsigyti finansines paslaugas internetu. Tyrimo metu nustatyta, kad bankai turėtų didinti pasitikėjimą, taikydami tinkamą komunikacijos strategiją, nes tik tokiu būdu galima tikėtis didesnio klientų ketinimo įsigyti finansines paslaugas internetu.

*Saugumas* naudojantis internetinėmis banko paslaugomis taip pat turi didelę įtaką klientų ketinimams įsigyti finansines paslaugas internetu. Tyrėjai (Casalo ir kt., 2007; Koufaris 2005; Ranganathan ir Grandon 2005; Suh ir Han, 2003) patvirtino, kad saugumas tiesiogiai lemia kliento naudojimąsi internetine bankininkyste. Atlikus tyrimą galima teigti, kad bankai turėtų nuolat informuoti klientus apie internetinės bankininkystės saugumą taip įgydami didesnę jų pasitikėjimą šiuo bankininkystės kanalu.

Tyrimas atskleidė ir *konfidencialumo* veiksnio svarbą klientų ketinimui įsigyti finansines paslaugas internetu. Šie tyrimai patvirtina ankstesnių tyrimų išvadas, kuriose teigiama, kad jeigu klientai nėra tikri ar jų pateikiami bankui duomenys bus naudojami laikantis konfidencialumo, jų pasitikėjimas banku ir internetinės bankininkystės kanalais mažės (Ranganathan ir Grandon, 2002; Wang ir Benbasat 2007). Galima teigti, kad bankai turi kreipti didesnę dėmesį į klientų konfidencialumą formuodami komunikacines žinutes, nes tai leistų didinti klientų ketinimą pirkti finansines paslaugas internetu.

Remiantis gautais tyrimų rezultatais pateiktos rekomendacijos. Rekomenduojama bankui teikti didesnę dėmesį esamiems ir būsimiems klientams ir jų poreikiams internetinės bankininkystės aspektu. Pereinamosios ekonomikos šalyse bankai turėtų ir toliau tirti, kokie veiksniai daro didžiausią įtaką vartotojams, besinaudojantiems internetinėmis banko paslaugomis, įtikinti klientus, kad internetinė bankininkystė yra naudinga. Bankai turėtų sukurti internetinės bankininkystės svetainę taip, kad esami vartotojai galėtų lengvai ja naudotis, o mažiau patirties turintys vartotojai, galėtų lengvai ir greitai išmokyti naudotis internetinės bankininkystės paslaugomis. Bankams rekomenduojama komunikuoti su klientais nustatant internetinės bankininkystės paslaugų kokybę ir siekti, kad klientų pasitikėjimas banku ne mažėtų, o didėtų. Bankai turėtų užtikrinti, kad internetinės bankininkystės sistemos būtų tinkamai sukurios, saugios ir konfidencialios bei jas nuolat tobulinti.

Tyrimas turi ir apribojimų – tyrimo imtis sudaryta tik iš vienos pereinamosios ekonomikos šalies (Lietuvos) respondentų. Galima teigti, kad derėtų atlikti analogišką tyrimą ir kitose pereinamosios ekonomikos šalių rinkose. Ateityje derėtų nagrinėti ir kitų veiksnių įtaką bankininkystės rinkos klientų ketinimams pirkti finansines paslaugas internetu. Veiksniai, turintys įtaką ketinimams pirkti, galėtų būti banko reputacija, kliento suvokiama rizika bei technologiniai interneto prieinamumą ribojantys ar skatinantys veiksniai. Plečiantis technologinėms galimybėms, pasiekti interneto ryšį įvairiomis komunikacijos priemonėmis (pavyzdžiui, mobiliuoju telefonu) yra tikslinga, todėl tirti skirtingų priemonių naudojimo įtaką pirkimo įpročiams darosi būtina.

Raktažodžiai: *internetinė bankininkystė, ketinimas įsigyti finansines paslaugas, patogumas, pasitikėjimas, saugumas, konfidencialumas, besivystančios ekonomikos šalys.*

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