Modeling Customer Intention by integrating Corporate Image into Technology Adoption Model in Indian Internet Banking context

Amandeep Kaur, Garima Malik

Abstract: *This study conceptualizes and tests an integrative research model based on extended technology acceptance model (TAM) by integrating corporate brand image to strengthen the customer behavioral intention mediated through brand attitude to contribute to context of e-banking in India. First, the attempt is made to apply the psychological process model of cognitive, affective, and conative dimensions to measure the antecedents and results of corporate image. The study has gathered a total of 455 usable responses by self-administered questionnaire through convenience sampling from young employed graduates aged between 16-29 years. Data for the study has been analyzed using structural equation modeling techniques to test theoretical models to measure the relationship among factors that actually foster customer behavioral intention. The results have provided that brand familiarity, marketing communication (firm & non-firm based) relates to the corporate brand image. Corporate brand image and perceived usefulness significantly builds customer attitude and intention to use internet banking services. However, against the TAM postulation, perceived ease of use does not determine the customer's intention to adopt internet banking service.*

Index Terms: **Behavioral intention, Corporate brand image, customer attitude, Internet banking.**

I. INTRODUCTION

Revolutionary growth in Information and Computer Technology in last two decades has impacted individuals and businesses in a profound way. Since the mid-1990s, banking delivery channels witnessed a significant shift from branch banking towards self-service medium and the success of this radical innovation, electronic banking, cannot be determined by the banks only or support provided by government but when customers accept it and use it [4]. The route from traditional delivery channels to self-service channels provided customers a set of convenience and timely information that led many of them adopting the innovative banking services [46]. This self-service medium of banking refers to transacting bank related all tasks anytime from any part of the world through secure web channel facilitated by the bank [10]. Use of internet banking bring many business benefits to banks such as larger revenue and improved customer care and this have led banks to upgrade capacity to handle volumes of business which is only possible by technology driven transaction banking system. For

customers, life without ATM, Phone, Internet, Mobile banking, Call-center is so difficult and it seems banking now provide more of technology than banking service [33].

The internet has seen a tremendous growth over the few years but the internet tapping in developing countries are low in numbers as compared to developed countries [43]. This indicates the inherent opportunities in the banking sector. Moreover, the increased numbers of ATMs, RTGS/NEFT transactions, number of internet banking users all over in India, the nation's banking industry is definitely considering the need of masses [33]. From just accessing internet as a medium to provide market information, banks have made a significant step to engage transaction models in servicing their clientele. Indian banks aspire high and move towards executing a world class internet banking capability in competition to international banks [48]. However, the usage of this mode of banking by Indian customers depends on the motivation to accept technology since it involves changing behavioral patterns. And this behavior is again based on customer experience with respect to content delivery on the channel [39]. Thus, the researchers have been investigating the extent to which customer use is an important indicator of experience and risk of adopting new innovation [20]. This is the reason that internet banking despite of being a common practice in developed countries, is at infancy stage in India. And of all the segments, who are the users of IB, the potential segment is of young consumers [10]. Demography is a popular way of segmenting customers, particularly the age of customers. These customers adopt internet-banking services quite fast than other customer segments because consuming such services easily fit in their lifestyles. Young customers are educated, talented and above all tech savvy. Thus, need is felt to measure the factors that contribute to the young customers' intention to adopt IB so that banks will be able to design their marketing strategies for young customers.

Many previous studies in the past by the researchers provided developed models to study the customer's behavior in internet banking environment [18],[56],[46],[53]. One such model which is widely accepted and recurrently proved that customer's adoption of any new technology or information system depends on his/her intention and argued that intention is a consequence of attitude and belief which is determined by – Perceived ease of use and perceived usefulness.

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The model, Technology Adoption Model by [18] further extended by many other researchers. There have been numerous dimensions added to the model over the period of time but the customer adoption behavior has also changed over the time. [54] pointed about shift in the behavior towards usage of delivery channels when population matures and gains confidence. But such delivery channels in financial industry provide comprehensive financial service offerings which are difficult to differentiate and such services are similar or their experience can be easily imitable thus making competitive advantage necessary. Branding thus has appeared as an effort for creating competitive advantage [51]. Moreover, with the growth in choices and changing financial delivery channels, committing the young customers is becoming more important. The studies have been reviewed where the young customers preferred channels has been studied and identified how technologically oriented consumers are ignorant towards internet banking service and their choice of bank. Given the problem of attracting youth towards the features provided by the bank's electronic services and the importance of brand name in selection of banks, there seems a gap in studying the branding as a tool targeted at youth customers of banks who are likely to be surveyed about their intention towards using internet banking service in India. In this context, this study would offer robust knowledge base to bank marketers in evaluating important factors related to young customer's internet banking adoption for these marketers to consider innovating their branding strategies to tap the potential customers.

The following paper describes, first, previous studies that have been synthesized highlighting potential determinants that lead to the adoption of internet banking. These studies have provided some gaps based on which, objectives of the study have been presented. Second, the employed research methodology is presented. Third empirical findings based on theoretical framework depicting the factors perceived by young customers for adoption of internet banking have been drawn. Fourth, main findings have discussed and outlined some implications for managers and fifth, future research have been suggested and offered concluding remarks.

For the understanding of internet banking in this paper, it includes ATM (Automatic Teller Machines) point of sale transactions, transfers within the same banks, third party accounts and other banks as well.

II. REVIEW OF LITERATURE

Technology Acceptance Model (TAM)

TAM has been a robust model that was developed by [18] to predict the individual acceptance of information systems. Later on this model has been applied in different conditions to investigate customer acceptance in all types of information technology with a rich empirical support. This model can predict the contributing factors for acceptance of a system and facilitate the experience within the system and it is based on the notion that the acceptance is driven by the intentions of using the system. That the intentions are again a consequence of the attitude of an individual and further this attitude is also influenced by Perceived ease of use and Perceived usefulness. These are two characteristics of model which affects customer's perception and its use [56]

Figure I: The Technology Acceptance Model [18]

TAM has been tested by several studies [56], [15], [62]. The original TAM was supported by many researchers but these days, the internet banking environment is changing and different from the conventional IT, thus for studying the acceptance of internet banking, the original TAM is inadequate [46]. It is because of the TAM inherit purpose of defining this model in the context of technology aspects only and other factors of social and psychological nature have not been considered in this model. Also, many researchers who have use TAM did not get much success and other factors gained significant results.

Brand Image

Brand image is a major influential factor for customer based brand equity as considered in number of studies [60], [13]. [45] described brand image as "perceptions of consumers about the characteristics and associations of brand from which customers derive symbolic value". In a similar way, brand image does not reside in the features, technology or the main product itself, but it is something that is brought out by communication tools such as advertisements, promotions and users and it also creates from the perceptions about brand associations such as strength, favorability, and uniqueness of a brand [38]. Brand image results when the customers hold positive brand association in memory and give favorable response which leads to increase revenue, lowered cost and much benefits for the company. This conceptualization by keller has followed by numerous researchers.

Corporate Image

Though there are several definitions, corporate image is mainly related to "the image in the mind of audience about organization through the accumulation of received content". The core meaning of corporate image describes it as the image attached with an organization name, and establishes through the perception of stakeholders [25], [35]. There has been a growing interest among researchers and academicians Researchers have shown great interest in the subject of bank branding because banks operating in the competitive arena gains respect and reputational value from a strong corporate image [58]. Corporate image is a major tool for differentiation in banking sector [59]. For banks today, the market power and strength of an institution's brand in becoming key point for differentiation. Corporate image is not a new concept but has been conceptualized many times along with identification of its antecedents and results and it is a multidimensional construct explained by [24] in internet banking context. Although the dimensions of corporate image is explored in every new study, the functional and emotional dimensions, consisting of services offered, reputation, personnel factor, trust and other factors have been included in its measurement [50].It is also a fact that corporate image has been considered in terms of commercial prospects, firm's communication and corporate management and that marketing communication (both firma and non-firm based) is a channel for communicating the corporate image [27].

Such communications tend to build corporate identities, thus leads to increasing familiarity with the brand [8].

Various experimental studies have been conducted to measure the bank image which shows that elements that create visual impressions evolve over the time due to evolving banking technology and services. [13] identified the six dimensions constituting the bank image including access to services, services offered, corporate social responsibility and personnel. [29] mentioned two important components such as reputation and credibility. Similarly, mostly studies identified variables related to bank services, branch appearance, personnel and reputation [41]. Such dimensions are supposed to be related to retail banking when measuring bank image however, our study focus on digital banking and in a study conducted by [14], brought out list of antecedents and results of bank image in internet banking context. Authors proposed a theoretical model with three components determining the corporate image such as brand familiarity, firm and non-firm communication and two components of results of corporate image such as brand attitude and intention to use internet banking.

TAM Extension: Integration of Corporate Image

This study would contribute with a solid theoretical base to an understanding about the influence of customers perceptions about bank image on their intention to use internet banking by drawing upon integration of two models, Technology Acceptance Model and model proposed by [14]. In the past, these studies have been carried out independently to study customer's intention. Technology Acceptance model have been extended with many other variables earlier for betterment of its explanatory power [56] however, as technology diffused, young segment could increase their use of alternative banking services that offer performance with attractive benefits, therefore banks are required to build their good image and positioning [12]. Hence, the integration of corporate image in the Technology Acceptance model will be explored from the perspective of millennial and changing economy.

III. RESEARCH MODEL AND HYPOTHESIS

Having studied many contributing theories and variables in the literature, existing theories were insufficiently mature to explain bank's image specific factors when these factors become more important with the millennial and changing economy. Therefore, we elected less explored variable drawing on new data in Indian context. Figure 3 presents the proposed model to be tested. The primary part of this model is based on previously tested corporate image related study by [14] where it has been expressed by brand familiarity and marketing communication, and in the second part it is linked to the proved beliefs of Technology Acceptance Model, Perceived usefulness and perceived ease of use subsequently leading to attitude-intention.
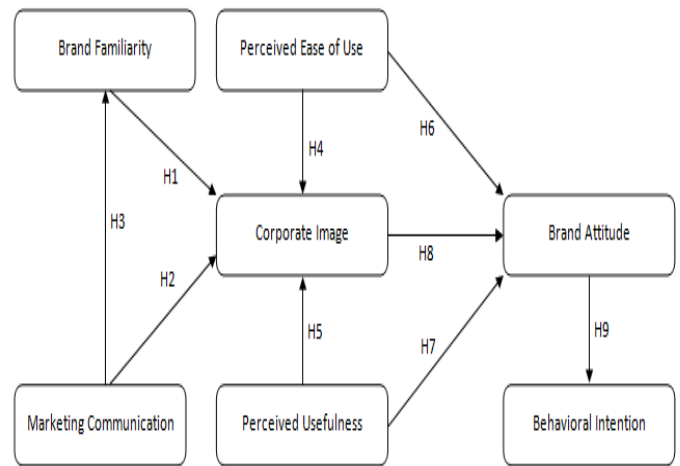

Figure II: Proposed Research Model

Proposed nine hypothesis of the research model are empirically tested based on survey results which shall be discussed in subsequent section. For now, all the constructs of research model is explained below along with related hypotheses and its relation with other constructs.

Brand Familiarity and Corporate Image

Brand familiarity was recognized as a uni-dimensional factor that corresponds to a time customer spends in knowing a brand [7]. Having increased level of familiarity a consumer that has with a brand may produce positive feelings about the brand that leads to trust if not the consumer has a negative perception about the brand. [38] mentioned the relation between brand familiarity and brand image as the user's perceptions about a brand are reflected by the related associations that are held in a memory of consumer (i.e., brand image) and are created through developed consumer experiences with the brand (i.e., familiarity). Also, it is important to mention that most-familiarized consumers assess the brand attributes mentally and develop their mental structures accordingly [28]. Confirming this view, [50] stipulated that by enhancing brand familiarity leads to more favorable corporate image. Next, hypothesis is proposed:

H1: Brand familiarity has a positive relationship with Corporate image

Marketing Communication and Brand Familiarity, Corporate Image

According to [22], "marketing communication can act as a differentiator, particular in markets where there is little to separate competing products and brands". This is applicable to standardized products or services offered by our Indian banks. Further, marketing communication (firm and non-firm) can inform, persuade, reinforce and build images for any product or service. Companies make lot of investments to build their brand equity and one of the important investments in advertisement enhances the brand image that has been advertised. [16] stipulated that promotions in financial sector particularly by advertisement enhance the advertised brand identification, brand attitude and thus leads to purchase intention.

Moreover, it has been also suggested that when the organizations' communication reflect its values, corporate image is affected. In addition to the communication effort by the organization, word of mouth communication is valuable source of information [9]. [21] suggested that positive word of mouth communication can enhance corporate image. Therefore we propose:

H2: Marketing communication has a positive relationship with corporate image

[57] highlighted that as higher the contribution of marketing communication, awareness with the brand and thus brand familiarity enhances. Repetitive communication likely enhances the chances of consumers including the brand in their consideration set and eventually buys that brand [31]. Thus, we hypothesize:

H3: Marketing communication has a positive relationship with brand familiarity

Corporate Image and PU, PEOU

Building upon TAM and to tailor the model to the specifications of internet baking adoption, corporate image and its antecedents were identified and incorporated into the existing TAM. Marketing scholars stress upon the emotive approach of brand experience and customer's subjective evaluations of brand, highlighting the importance of brand image [17]. The brand image is supposed to be influenced by many factors related to bank's operations, service offerings, structure, reputation and developing its brand. As [30] stipulated the weak part of financial brands arise due to the feature of intangibility in the services they provide. Customers understand and select brands not because of the product quality but the services and intangible benefits added to these products. The relevance of brand image increases with service offering's relative usefulness and convenience. Thus following hypotheses are developed

H4: Perceived ease of use positively relates to the bank's corporate image

H5: Perceived usefulness positively relates to the bank's corporate image

PU, PEOU and Brand Attitude

There has been plethora of research that has considered the impact of PEOU, PU on customer's attitude towards brand under technology acceptance studies [5], [49]. Measuring this impact facilitates interpretation of the cognitive processes for better results that provide understanding about the beliefs, attitudes and actual behavior that customers tend to respond [40] and hence, the relationship among of perceived ease of use/perceived usefulness on brand attitude is necessarily considered. [44] mentioned that if the technology is easier to use, and perceived to be more useful to carry out activities, the more positive is the customer's attitude towards leveraging that technology, thus its usage increases. In a theoretical base for adoption of Internet banking, the impact of PEOU on customer's attitude is widely investigated and results suggested that this relationship is a critical factor contributing to the internet banking adoption [61]. Additionally, Plethora of research on technology acceptance has given a significant and direct impact of PU on consumer's attitude to use and adopt

Internet banking service as measured by [5], [52] and originally provided by [18]. Therefore, the following hypotheses have been formulated:

H6: Perceived ease of use positively relates to brand attitude

H7: Perceived usefulness positively relates to brand attitude

Corporate Image and Brand Attitude

Understanding the effect of corporate image on customer's attitude towards brand seems like cognitive-affective-conative sequence. Some authors have proved that brand attributes and global reputation of the organization determines the assessments of the services [50]. Consumers' bearing positive image in their mind leads to attitude toward the organization. This takes place through the process where consumers filter the perceptions and experiences with the organization and can make their attitude to positive or negative as per evaluation [32]. It is believed that corporate image will arise customer attitude towards brand that symbolizes preferential response encouraging the brand acceptance followed behavioral intention. This discussion leads to following hypotheses:

H8: Corporate image positively relates to brand attitude

Brand Attitude and Behavioral Intention

Previous analytical studies having background of innovative technology diffusion worked on extending the TAM to include user's attitude as assessed by another related study, Theory of Reasoned Action [36]. TAM suggested that attitude is formed from the user guided beliefs which they have about the proceedings of a given behavior and their quantification of those results. In the purview of internet banking, customers' attitude is disparate according to the perceptions regarding service performance, fee involved, terms of delivery, service offered, risk involved, reputation of bank, security, relative advantage and convenience. Studying about the attributes of customer attitude, researchers have argued that the customer response towards a brand has a strong, direct and positive effect on behavioral intention to adopt internet banking [20]. Hence, following hypothesis is expected:

H9: Brand attitude positively relates to behavioral intention

IV. RESEARCH METHODOLOGY

In the era, a new set of young customers are evolving, especially from urban areas who are embracing internet banking for various operations. The aim was exploring and identifying the factors contributing to the attitude-intention and recognizes the relationship among various factors that are contributing to the attitude and intention in adopting internet banking service.

Data Collection and Sampling

The survey was done through a structured questionnaire distributed among the young employed graduates aged between 16-29 years in Delhi. Since the study is based on young customer segment which is a potential segment for internet banking, this sample is considered to be the ideal. Also, this segment is tech savvy, risk takers and

enthusiast, thus they have more access to the internet as compared to other segments. Convenience sampling method was adopted to collect responses for the customers having age group between 16-29 years, were well-educated and computer users. The usable responses recorded were 455. The first phase of the questionnaire included questions about respondent's demographic profile, current use or non-use of internet banking and frequency of using internet. The second phase in the questionnaire measured the main constructs developed in the study. The questionnaire was adaptive from previous researches with minor changes in internet banking context for young generation. The descriptive of demographic particulars are listed in Table I.

Table I: Demographic Data

Measure	Value	Frequency	%
Gender	Male	326	71.6
	Female	129	28.4
Education	Undergraduate	20	4.4
	Graduation Degree	126	27.7
	Master's Degree	273	60
	Professional Degree	26	5.7
	Others	10	2.2
Occupation	Private Employee	300	65.9
	Govt. Employee	91	20
	Business	49	10.7
	Others	15	3.4
Internet usage experience	Less than 2 years	22	4.8
	2 to 4 years	72	15.8
	4 to 6 years	124	27.2
	More than 6 years	237	52.2

Out of 455 respondents, 28.4% are female and 71.6% are male. The survey is done on customers belonging to age group of 16–29 years. Majority of respondents (60%) are Master's Degree holders, also majorly they are employed in private sector (65.9 %). It is important to note that 50% or more respondents prone to internet services for more than six years

Measurement Instrument

A number of key questions stem from literature review and content validity of the scale was ensured by using the items extracted from previously validated technology acceptance studies and revised properly for the Internet banking adoption. The participants indicated their agreement on five-point likert scales providing their opinion in a range of Strongly Disagree (1) to Strongly Agree (5). A pretest was undertaken comprises of 67 responses who has experience with internet banking. The complete responses were collected thereafter from 455 respondents and analyzed and discussed in the next section. The survey included antecedents of corporate image which was adopted from [14] study. These constructs are conceptualized here to study with brand familiarity and marketing communication. The construct of corporate image was referred from the study of [24] which was discussed in terms of services offered, access to services, reputation and trust. Customer attitude (containing five items) from [11], Perceived ease of use (containing four items), Perceived usefulness (containing five items) and Behavioral intention (containing four items) are adopted from Bashir & [11]. Slight modifications in scale items are done to make it understandable by consumers using internet banking.

V. ANALYSIS AND RESULTS

In analyzing the questionnaire, means, frequencies and reliabilities were first calculated using SPSS software and as mentioned, content validity was established by reviewing existing literature. Authors have tested the proposed model by applying confirmatory factor analysis first to check the fitness of the model and further to measure the direct and indirect relationships among selected variables, structural equation modeling using AMOS 18 was applied. Before testing and creating the full measurement model; the zero - order, first - order and second - order CFA's were carried out that specified the measurement model and further tested the reliability of each construct, validated it and confirmed the measurement model. Table 2 & 3 provides reliability and correlation statistics among selected variables.. Table II shows the Average variance extracted (AVE), composite reliability and the Cronbach's alpha for the selected constructs. As Table 2 presents the cronbach α coefficients for each construct to be more than the common threshold value (0.70) recommended by [1] which represents that constructs measured to prove good reliability.

Convergent validity refers to "the extent to which items of a particular construct agree with one another or commonly share a high proportion of variance, and is mostly estimated by variance extracted and construct reliability" [42]. Table 2 presents values of AVE to be above threshold of 0.5 as an evidence of attaining convergent validity. This explains the appropriateness of the measurement instrument.

Table II: Confirmatory Factor Analysis Statistics

Construct	Measured Variable	Standardized Loading	Composite Reliability	Cronbach's Alpha	Average Variance Extracted (AVE)

Brand Familiarity	BF1	0.925	0.898	0.936	0.583
	BF2	0.856			
	BF3	0.936			
Marketing Communication	MC1	0.965	0.904	0.902	0.602
	MC2	0.933			
	MC3	0.825			
	MC4	0.899			
	MC5	0.921			
Corporate Image	CI1	0.931	0.919	0.951	0.527
	CI2	0.912			
	CI3	0.910			
	CI4	0.833			
	CI5	0.752			
	CI6	0.842			
	CI7	0.961			
	CI8	0.913			
	CI9	0.845			
	CI10	0.822			
	CI11	0.735			
	CI12	0.754			
Perceived Ease of Use	PEOU1	0.926	0.798	0.895	0.599
	PEOU2	0.935			
	PEOU3	0.914			
	PEOU4	0.829			
Perceived Usefulness	PU1	0.785	0.895	0.963	0.632
	PU2	0.712			
	PU3	0.963			
	PU4	0.846			
	PU5	0.811			
Brand Attitude	AT1	0.798	0.961	0.976	0.589
	AT2	0.736			
	AT3	0.823			
	AT4	0.901			
	AT5	0.888			
Behavioral Intention	BI1	0.623	0.771	0.870	0.543
	BI2	0.702			
	BI3	0.975			
	BI4	0.898			

Further discriminant validity was measured by calculating the square root of AVE which needs to be higher than correlation coefficient between any other pair of construct for the particular construct to show accepted discriminant validity [26]. Next, Table 3 presents the selected constructs attained satisfactory discriminant validity. Also, all variables were taken into factor analysis to confirm the common method bias; all items were loaded onto one single factor.

Table III: Assessment of discriminant validity

	Correlation Matrix						
	BF	MC	CI	PEOU	PU	AT	BI
BF	0.823						
MC	0.623	0.902					
CI	0.598	0.784	0.917				
PEOU	0.625	0.519	0.17	0.825			
PU	0.562	0.625	0.548	0.398	0.832		
AT	0.395	0.458	0.698	0.742	0.584	0.871	
BI	0.157	0.562	0.56	0.23	0.523	0.552	0.938

Model Fit

Fitness indices, chi-square/df (CMIN/DF), GFI, TLI, CFI and RMSEA are considered to be used in this study to adhere to issue of model complexity. It is checked that quite all goodness of fit statistics is in the acceptable range of a well-fit model with Ratio of X^2/df = 3.082, p>0.05 along with other results GFI, CFI, TLI, RMSEA which is .913, .933,

. 942, .043 respectively. All fit indices were acceptable. Therefore, integration of Corporate image in Technology Acceptance Model would provide additional information to predict behavioural intention of using internet banking. The hypothesis were estimated by structural model. The results of model with complete standardized path coefficients are listed in Table IV.
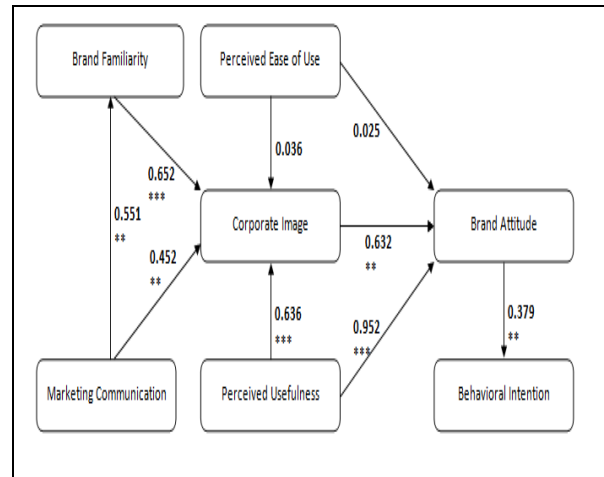
Table IV: Results of hypothesis testing

Hypothesis	Path Coefficient
H1(BF->CI)	0.652***
H2 (MC->CI)	0.452**
H3 (MC->BF)	0.551**
H4 (PEOU->CI)	0.036
H5 (PU->CI)	0.636***
H6 (PEOU->AT)	0.025
H7 (PU->AT)	0.952***
H8 (CI-> AT)	0.632**
H9 (AT->BI)	0.379**

Note. ***represents value significant at 0.01 level, **represents value significant at 0.05 level.

From Table IV, it is clear that brand familiarity (BF) to corporate image (CI), perceived usefulness (PU) to corporate image (CI) and perceived usefulness (PU) to brand attitude (AT), all three hypothesis are significant at 0.01 level (***). Marketing communication (MC) to corporate image (CI), marketing communication (MC) to brand familiarity (BF), corporate image (CI) to attitude (AT) and attitude (AT) to behavioral intention (BI), all four hypothesis are significant at 0.05 level. Perceived ease of use (PEOU) to corporate image (CI) and perceived ease of use (PEOU) to attitude (AT) are not significant having p value 0.036 and 0.025 respectively.

The results of the SEM show a mediation relationship of brand familiarity between marketing communication and corporate image. Perceived usefulness proved to be directly influencing corporate image and have a direct and indirect effect on brand attitude. Perceived ease of use found to have no effect on corporate image and brand attitude. Corporate image has direct effect on brand attitude. The results contributes to our understanding that brand attitude is an important mediating link between corporate image, perceived usefulness and behavioural intention. This signifies that factors determining corporate image and factors as consequences of it when integrated with one of the TAM variable, are significant in influencing young customers' behavioral intention towards internet banking adoption.

Note. ***represents value significant at 0.01 level, **represents value significant at 0.05 level.

Figure III: Reporting Structural Model Testing Results

For main body of the research model, brand familiarity and marketing communication directly and brand familiarity as a mediator from marketing communication has an influence on corporate image. The reason behind such relationship is that young generation attach more value in understanding and recognizing of a particular brand among others and promotional activities and social influence through word of mouth communication encourages them to adopt a particular service from the selected organization. Perceived usefulness also influences corporate image as the relative benefits provided by bank despite of standardized services attracts customers and their mind is built with a unique image. Perceived ease of use could not relate to corporate image. Since internet banking provides convenience and saves time irrespective of bank chosen, it might not be the important factor contributing to the corporate image. Further, corporate image influences brand attitude and behavioural intention through attitude. Thus, the results confirmed most of the developed hypothesis except for the TAM basic postulation, perceived ease of use could not found to be significantly affects customer attitude and corporate image.

VI. DISCUSSION AND THEORETICAL CONTRIBUTIONS

The theoretical framework developed reveals major finding where corporate brand image, perceived usefulness, perceived ease of use affects brand attitude and behavioural intention towards internet banking adoption. In the best interest of the research fraternity, this research is a unique empirical study to test corporate image as a contributing factor to Technology acceptance model to the best of our knowledge. The growing population in line with shifting cultures and demographics fuels a rivalry among enterprises and also leads firms to work on their brand quotient. Customers hesitate to use electronic banking because of perceived risk and this makes banks to focus on building customer trust and satisfaction.

This will persuade banks to do branding which will develop positive customers' perception about service quality and assurance in internet banking environment that again promotes customer use and experience. Thus, in an online service context, customer will do transactions based on the awareness and the customer's experience with the bank [19]. The findings also suggest that perceived ease of use could not influence user's willingness to adopt internet banking service. Since today's youth is tech savvy, already handling complex technologies and still look for innovating feature. This generation tries new things which give them challenge in learning and completing things. The results are not in accordance with TAM postulation however, it is an important contribution to this research. However, bank's management should focus on building their bank image which is more positively and significantly related to customer attitude and further influences their behavioural intention. The results of the model studied is in conformity with the cognitive-affective-conative behaviour model for the measurement of corporate image, brand familiarity, marketing communication and perceived usefulness with other relationships among corporate image, brand attitude, and intention to adopt internet banking.

Managerial Implications

Results found out are consistent with many other authors having opinion that the older generation have to put quite a high level of emotional effort to learn new behaviours as supported by [37] findings that the younger segment mostly are the users of internet banking. Also, the proven hypothesis that image exerts users' perception about usage and influences intention to adopt internet banking provides meaningful implications for banks. Since corporate image is developed with a scale having so many components and its important antecedents, identifying what components deemed fit for which type of customers and if antecedents can be added as CSR, brand reviews and trust in the brand. The essence of image is that it should be transmitted and focus should be on communicating the image created by banks to its customers to let them try their new offerings. The ultimate inference is for customer to start using internet banking, he/she should be able to find it friendly and beneficial such that they value it over traditional banking and for customers to continue using internet banking, the electronic quality should be good such that it can enhance responsiveness, provide assurance and privacy to customers. Bank managers should exert their effort in redirecting their strategies towards confirming the above conditions are established to convert more offline customers into online customers.

Future Scope

Technology has been dynamic and changing rapidly. The factors that influence adoption today might not influence tomorrow. So there is always a scope to identify the new features and understand what part of customer's mental, social or physical stimuli it influences. The banks providing internet banking facilities serves to increase efficiency and profitability by reducing costs therefore a study from bank marketer's is also important to understand customer's approach as how they leverage on technology and try to gain competitive advantage. Understanding right strategy mechanism can also drives customer's behavior towards internet banking more positively.

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