

CUSTOMER ATTITUDE AND USAGE OF INTERNET BANKING SERVICES IN RIVERS STATE, NIGERIA

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Abstract

The study empirically explored the customer attitude to and usage of internet banking services in Rivers State, with a view to determining the extent to which attitude impacts on the acceptance of internet banking services. Data, collected from 326 respondents in Rivers State, were analysed using univariate statistics and Pearson Product Moment Correlation Coefficient with the aid of Statistical Package for Social Sciences (SPSS). Complexity was correlated with Automated Teller Machines, Electronic Payment System and Home banking services. The paper recommended, among others, that banks should include a chat forum on their websites as a means of addressing customer wrong attitude to and useage of internet banking services. Banks must also ensure on systems reliability and potential.

Keywords: Complexity, Customer usage, Acceptance, Attitude

Introduction

Generally, attitude is the driver of consumer utility that reveals perceptions of usefulness, credibility and individual. It has strong, direct as well as positive impact on customer intention to actually use new information system (Jahangir et al., 2007).

As people select according to their needs, wants, past and present experience, they develop and gain life's experience thereby increasing their responsibilities as well as acquiring growing needs. An attitude is a person's point of view about something or an object. An individual may have positive attitude regarding new products, but at the long run he or she has no intention of buying anything (Ozuru, 2013). An attitude is the ways people think, feel and act towards some aspects of the environment e.g. retail stores, oven, microwave ovens etc (Ozuru, 2013). Attitude can be consistent when looking at cultures. In collectivist culture, attitude differs from the way people think. In individualist culture, a person's demand becomes consistent with attitude, feeling and behavior. Further, in this cultural group, people want consistency between attitude and behavior. In collectivistic cultures, individuals are meant to form attitude that will satisfy their social identify functions. Attitude may be acquired or modified in several forms like information exposure, group membership environment and want satisfaction.

A customer can change his or her attitude toward a product. For example, cognitive component of attitude consists of consumer beliefs about an object, while affective component deals with feelings or emotional reactions. Also, the behavioural component of

attitude is one's tendency to respond in a manner toward an object or activity.

The research problem

The research problem of this study emanates from poor product adoption outcome of electronic banking services in Nigeria as a result of poor consumer attitude to and use of the system. In this research problem, the impact of complexity as a component of attitude formation is sought in order to determine the level of user acceptance of e-banking services in Rivers State.

Theoretical foundation

An attitude is a mental and neutral state of readiness, organized through experience, exerting a directive or dynamic influence upon individual's response to all objects and situations with which he relates (Allport, 1935). In contemporary times, to understand the reasons for consumers to accept or reject internet technological development, has proven to be one of the most challenging issues in information systems research. The model referred to as Technology Acceptance Model (TAM) was developed to improve the understanding of user acceptance processes, providing new theoretical insight into successful design and implementation of information systems (Davis, 1986). TAM is a multi-attribute model that predicts user intentions to use a technology based on their perceptions of user-friendliness and usefulness of the system (Nysveen, 2005; Davis, 1989). Further, Nysveen (2005) contend that attitude influences behavioural intentions and that behavioural intentions influence actual behavior.

Study variables and research framework

In this study, Attitude becomes the predictor variable with a measure of complexity with technology, and our criterion variable is customer usage of internet banking with its measures as Acceptance and Usage of Automated Teller Machine, Acceptance and Usage of Electronic Payment Systems, and Acceptance and Usage of Home Banking. Attitude is the degree to which a person has favourable or unfavourable evaluation or appraisal of the behavior in question. Complexity with technology is the degree to which a customer finds a technology complicated or easy to use in the internet banking environment. Acceptance and Usage of Automated Teller Machines is the degree to which customers can use the device to make cash withdrawals and check their account balances anytime without the need of a human teller. Acceptance and Usage of Electronic Payment System is the degree to which monetary transactions are made electronically over the internet or network of computers within 24 hours (Ozuru, 2013). Acceptance and Usage of Home Banking Services is the process of providing bank customers irrespective of their location in the country, the privilege of accessing and viewing their accounts from the convenience of their homes and offices to make financial transactions.

Premised on the research variable, this paper is expressed in functional relationship as noted below:

$$\begin{aligned}
 \text{CUIB} &= f(A) && - && - && - && - && - && 1 \\
 A &= \text{CWT} && - && - && - && - && - && 2 \\
 A &= f(\text{CWT}) + \text{AUATM} + \text{AUEPS} + \text{AUHB}
 \end{aligned}$$

Where:

CUIB = Customer usage of internet banking
A = Attitude

CWT	=	Complexity with Technology
AUATM Machine	=	Acceptance and usage of Automated Teller
AUEPS Systems	=	Acceptance usage of Electronic Payment
AUHB	=	Acceptance and usage of Home Banking

Research framework

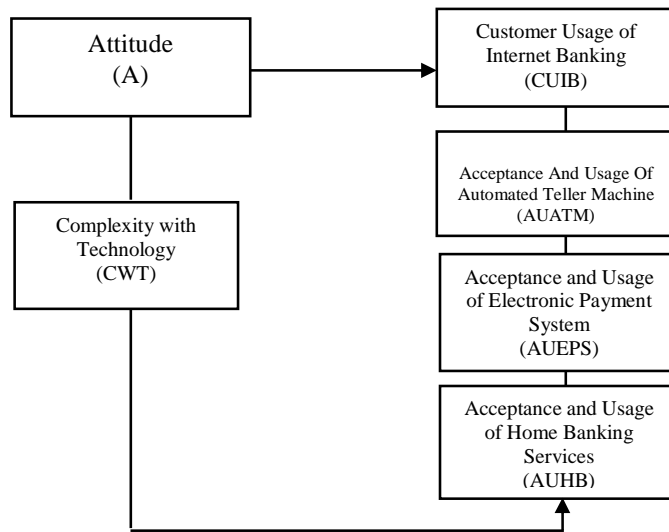


Fig. 4.1: Conceptual framework on Attitude and Customer usage of Internet Banking Services in Rivers State.

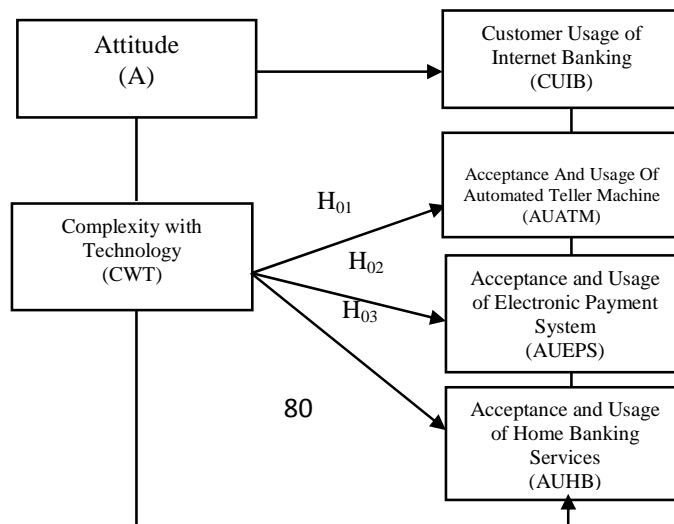


Fig. 4.2: Operationalization on Customer Attitude and usage of Internet Banking Services in Rivers State.

Research hypotheses

H₀₁: There is no significant relationship between complexity with technology and acceptance (usage) of Automated Teller Machine in Rivers State.

H₀₂: There is no significant relationship between complexity with technology and acceptance (usage) of Electronic Payment System in Rivers State

H₀₃: There is no significant relationship between complexity with technology and acceptance (usage) of Home Banking in Rivers State.

Review of Relevant Literature

Customer Attitude and Usage of Internet Banking Services

Attitude toward the behaviour is the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question. In the words of Allport (1935), an attitude is a mental and neutral state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related. An attitude, according to Hawkins et al (2001), is an enduring organization of motivational, emotional, perceptual, and cognitive

process with respect to some aspect of our environment. According to Fishbein and Ajzen (1975), attitude is a learned predisposition to respond in a consistently favourable or unfavourable manner with respect to a given object. Krech et al (1962) defines an attitude as a person's enduring favourable or unfavourable evaluations, emotional feelings and actions, tendencies toward some object or idea.

Kotler (2004), observes that people have attitudes towards almost everything: religion, politics, food and others. Attitudes put them into a frame of mind of liking or disliking an object, moving toward or away from it. Attitudes lead people to behave in a fairly consistent way towards similar objects. Boone and Kurtz (2004), describe attitudes as a person's enduring favourable or unfavourable evaluations, emotions or action tendencies toward some object or data. As they form over time through individual experiences and group contacts attitudes become highly resistant to change.

Berkowitz et al (2000) argue that attitudes are shaped by our values and beliefs, which are learned. Values vary by level of specificity. Bearden et al (1995) describes values as shared beliefs or cultural norms about what is important or right. Values, such as the need to belong or to succeed, represent important goals to which consumers subscribe. Values are transmitted to the individual through the family, through organization (school, religious, institutions, businesses), and through other people (the community, the social environment).

Kahle et al (1986) observed that cultural values directly influence how consumers view and use individual products, brands and services. Values influence the goals people pursue and the behaviour used to pursue those goals. Many marketing communication campaigns recognize the importance of values as advertising themes and justification for purchase. An attitude is an enduring organization of motivational, emotional, perceptual, and

cognitive processes with respect to some aspect of our environment. It is a learned predisposition to respond in consistently favourable or unfavourable manner with respect to a given object. Thus, an attitude is the way we think, feel, and act toward some aspect of our environment. Such as product, services, retail store and television program. Attitude toward internet banking services seem to matter more than anything else in determining whether or not consumers will use these services. Thus, if the financial institutions in Nigeria (such as UBA, First Bank, FCMB, GTB, Skye Bank, etc.) want to attract customers to internet banking, it may be important to foster positive attitude. Since internet banking is becoming new waves of the future, policy makers may work deliberately to establish an environment where more consumers can develop positive attitudes towards technologies needed to be used in financial marketplace. The behavioural influence on consumer decisions have been classified under interpersonal and personal determinants of consumer behaviour. These categories were simply as a result of the work of Kurt Lewin, who developed a general model of behaviour that is today adapted to consumer behaviour.

Tan and Teo (2000) suggest that the different dimensions of attitudinal belief toward an innovation can be measured using five perceived attributes: (i) relative advantage, (ii) complexity, (iii) trialability, (iv) compatibility and (v) Observability. These attributes, originally proposed in the diffusion of innovations theory (Rogers 1983). Amongst these attributes, complexity is addressed in our paper. Consumer attitudes are a composite of a consumer's (1) beliefs about, (2) feelings about, (3) and behavioural intentions toward some object – within the context of marketing, usually a brand or retail store. These components are viewed together since they are highly interdependent and together represent forces that influence how the consumer will react to the object.

Beliefs: The first component is beliefs. A consumer may hold both positive and negative beliefs toward an object.

Affect: Consumers also hold certain feelings toward brands or other objects like new technology.

Attitude Change Strategies: Changing attitudes is generally very difficult, particularly when consumers suspect that the marketer has a self-serving agenda in bringing about this change (e.g. to get the consumer to buy more or to switch brands).

Changing Affect: One approach is to try to change affect, which may or may not involve getting consumers to change their beliefs. Finally, products which are better known, through the mere exposure effect, tend to be better liked - that is, the more a product is advertised and seen in stores, the more it will generally be liked, even if consumers do not develop any specific beliefs about the product (Hawkins et al., 2000).

Complexity

A consumer's hope in trying to adopt an innovation like ATM, Transfer of funds with ATM, E-Payment devices, mobile banking devices from United Bank of Africa (UBA), First Bank, GT Bank, Skye Bank is that it must be free from difficulties in understanding how to use that new technology. Therefore, the chances that a bank will decide to implement technology that is complex may be very minimal even though issues of complexity still exist in adopting a new technology.

Elbeltagi (2007) defines complexity as the degree to which an innovation is perceived to be relatively difficult to comprehend and use. Murillo (2004) states that information technology adoption is highly related to its perceived complexity, and Sahadev et al (2005) opine that if consumers find out that it is difficult to use the

technology, they will not use the technology regardless of the benefits that may be associated with that technology. If the information technology equipment like the Automated Teller Machines and other electronic banking devices are easy to use, it is very likely that it will be adopted but if it is believed to be very difficult to use, it then becomes impossible to adopt in the aforementioned banks in Rivers State. Attributes of complexity can impact on the decision to use new technology due to the fact that technology often require establishments to change their existing business practices and operations in order to increase the benefits of using the said technology.

Methodology

A total of 354 copies of questionnaire were administered to respondents and 336 were retrieved which gave a response rate of 94.92 percent. Reliability was measured by employing Cronbach's Alpha Test which showed a good reliability. Likert 5-point scale was used ranging from strongly disagree to strongly agree as the focus of questions (Walton, 1975). Data were analysed using univariate statistics as inferential statistics and Pearson Product Moment Correlation Coefficient with the aid of Statistical Package for Social Sciences (SPSS) version 15.0

Results and Discussion

Analysis of Complexity with Technology

Table 4.1: Frequencies on Complexity with Technology

Strongly Agree (5)	Agree (4)	Undecided (3)	Disagree (2)	Strongly Disagree (1)	\bar{x} Total SD
32.52% 106 530	31.90% 104 416	35.58% 116 348	0.00% 0 0	0.00% 0 0	3.969 326 0.826
26.99% 88 440	24.54% 80 320	24.54% 80 240	23.62% 77 154	0.31% 1 1	3.543 326 1.133
1.23% 4 20	0.31% 1 4	0.61% 2 6	46.93% 153 306	50.92% 166 166	1.540 326 0.654
28.22% 92 460	38.34% 125 500	31.29% 102 306	1.23% 4 8	0.92% 3 3	3.917 326 0.850
0.00% 0 0	0.00% 0 0	31.29% 102 306	33.74% 110 220	34.97% 114 114	1.963 326 0.814

Source: SPSS output version 15.0

Complexity was explored in order to see whether customers find it complicated or easy to use internet banking services. The frequencies of how easy or complicated it is to use internet banking

system are presented in Table 4.1. Respondents reacted to questions on how complex it is using internet banking services.

Regarding the first question, 106 (32.52%) respondents strongly agreed, 104 (31.90%) agreed, 116 (35.58%) undecided, 0 (0.00%) disagreed, 0(0.00%) strongly disagreed. This gave rise to a mean score of 3.96 and a standard deviation of 0.826 translating that customers learn very easily the use of bank technology; showing that there is strong relation on complexity and adoption of internet banking services.

On the second item, 88 (26.99%) strongly agreed, 80 (24.54%) agreed, 80 (24.54%) undecided, 77 (23.62%) disagreed, 1 (0.31%) strongly disagreed. This gave a mean value of 3.543 with a standard deviation of 1.133, showing a strong strength of complexity in electronic payment system.

On the third question, 4 (1.23%) strongly agreed, 1 (0.31%) agreed, 2(0.61%) undecided, 153 (46.93%) disagreed, 166 (50.92%) strongly disagreed. This gave a mean score of 1.540 and a standard deviation of 0.654, meaning that using the electronic means of moving or transferring credits from one account to the other is not difficult.

However, to the fourth question, 92 (28.22%) respondents strongly agreed, 125 (38.34%) agreed, 102 (31.29%) undecided, 4 (1.23%) disagreed, 3 (0.92%) strongly disagreed. This gave rise to a mean score of 3.917 with a standard deviation of 0.850. This showed a very weak relationship with the third question, since the mean shows that customers find it difficult to use the internet banking technology.

On the fifth question, 0(0.00%) respondents strongly agreed, 0(0.00%) agreed, 102 (31.97%) strongly disagreed with a mean value of 1.963. This gave a standard deviation of 0.814, a weak indication of accessing customer accounts at a location respectively.

Items three and five indicated a weak relationship of complexity on Customer Usage of Internet Banking with mean scores of 1.540 and 1.963 respectively.

Analysis of Automated Teller Machine as a dimension of customer usage of Internet Banking Services in Rivers State

Table 4.2: Frequencies on Automated Teller Machine

Strongly Agree (5)	Agree (4)	Undecided (3)	Disagree (2)	Strongly Disagree (1)	\bar{x} Total SD
50.61%	49.08%	0.00%	0.00%	0.31%	4.497
165	160	0	0	1	326
825	640	0	0	1	0.536
50.31%	49.39%	0.00%	0.00%	0.31%	4.494
164	161	0	0	1	326
820	644	0	0	1	0.536
51.53%	48.16%	0.31%	0.00%	0.00%	4.512
168	157	1	0	0	326
840	628	3	0	0	0.507
49.08%	50.92%	0.00%	0.00%	0.00%	4.491
160	166	0	0	0	326

800	664	0	0	0	0.501
51.23%	48.77%	0.00%	0.00%	0.00%	4.512
167	159	0	0	0	326
835	636	0	0	0	0.501
51.53%	48.16%	0.31%	0.00%	0.00%	4.512
168	157	1	0	0	326
840	628	3	0	0	0.507

Source: SPSS output version 15.0

The frequencies of Automated Teller Machine items were obtained from the responses to six questions raised from section E1:49-54 of the questionnaire. The responses generated in the course of this question indicates that 165 (50.61%) strongly agreed, 160 (49.08%) agreed, 0(0.00%) undecided, 0(0.00%) disagreed, 1(0.31%) strongly disagreed. These responses gave rise to a mean score value of 4.497 with a corresponding standard deviation of 0.536. This is a very high mean score in relation to the five point Likert Scale. This implied that Automated Teller Machine strongly enhances customer’s ability to access their accounts at any location they chose to make their transactions.

In like manner, the second question elicited whether the adoption of Automated Teller Machine facilities accurate internet banking. The result showed that 164 (50.31%) strongly agreed, 161(49.39%) agreed, 0(0.00%) undecided, 0(0.00%) disagreed, 1(0.31%) strongly disagreed, and the mean score to this item revealed a very high value of 4.494 with a corresponding standard deviation of 0.536. this showed very strong relationship with CIB. This implies that Automated Teller Machine facilitates accurate internet banking services.

Item three with the question, Automated Teller Machine enhances the ability to use an account at any point in time 24/7, showed that 168 (51.53%) strongly agreed, 157 (48.16%) agreed, 1 (0.31%) undecided, 0(0.00%) disagreed, 0(0.00%) strongly disagreed. The mean score value of 4.512 is equally very high in relation to the five point scale, this also mean that consumers significantly enjoy the use of Automated Teller Machine as it enhances consumers ability to use an account at any point of time 24/7.

Also, in item four, the question, Automated Teller Machine make account enquiries easier and faster services, it indicated that, 160 (49.08%) strongly agreed, 166 (50.92%), agreed, 0(0.00%) undecided, 0(0.00%) disagreed, 0(0.00%) strongly disagreed. These responses produced another high mean score of 4.491 with a corresponding standard deviation of 0.501. This indicates a very strong relationship with CIB. The high mean score of 4.491 implied that ATM is an important aspect of CIB in the adoption of internet banking services in relations to making consumers account enquiries easier and faster.

Further, item five question, adoption of automated teller machine reduces interpersonal relationships, showed that, 167 (51.23%) strongly agreed, 159 (48.77%) agreed, 0(0.00%) undecided, 0(0.00%) disagreed, and 0(0.00%) strongly disagreed, all the responses indicating a mean score value of 4.512 with a corresponding standard deviation of 0.501. This responses also produced a very high mean score of 4.512 which implied that the use of automated teller machine reduces drastically customer contacts with bank personnel as opposed to in the traditional banking system where customer contacts with bank personnel is very high and inevitable. Finally, in the last question which asked, automated teller machine increase prompt and efficient service

delivery, showed that, 165 (51.53%) strongly agreed, 157 (48.16%) agreed, 1(0.31%) undecided, 0(0.00%) disagreed, and 0(0.00%) strongly disagreed. This gave rise to another high mean score of 4.512 showing that there is a very strong relation with CIB and which implied that consumer's use of automated teller machine increased prompt and efficient service delivery as opposed to the use of traditional banking system that creates long and lasting queuing problems.

Analysis of Electronic Payment System as a dimension of customer (Usage) of Internet Banking Services in Rivers State

In Table 4.3 respondents were asked six questions, E3:55-60. The responses from these questions indicated that, 97 (29.75%) strongly agreed, 107 (32.82%) agreed, 117(35.89%) undecided, 3(0.92%) disagreed, 2(0.61%) strongly disagreed, with a mean score of 3.902, and standard deviation of 0.861, 93 (28.53%) strongly agreed, 117 (35.89%) disagreed, 2(0.61%) strongly disagreed with a mean score of 3.914 and standard deviation of 0.1874; 126 (38.65%) strongly agreed, 96(29.54%) agreed, 101 (30.98%) undecided, 1(0.31%) disagreed, 2(0.61%) strongly disagreed with a mean score value of 4.052 and standard deviation of 0.844; 124 (38.04%) strongly agreed, 111(34.05%) agreed, 88(26.99%) undecided, 1(0.31%) disagreed, 2(0.61%) strongly disagreed, with a mean score of 4.086 and a standard deviation of 0.844; 110 (33.74%) strongly agreed, 124 (38.04%) agreed, 88(26.99) undecided, 3(0.92%) disagreed, 1(0.31%) strongly disagreed with a mean value of 4.040 and standard deviation of 0.820; 119 (36.50%) strongly agreed, 104 (31.90%) agreed, 100(30.67%) undecided, with a mean of 4.031 and a standard deviation of 0.869 respectively. In all the six item responses, questions E2:57-60 indicated very high mean scores of

4.052, 4.086, 4.040 and 4.031 followed by questions E2: 55-56 of a mean score 3.902 and 3.914. The high mean scores implied that the use of electronic payment system is seen as an important aspect in the adoption (usage) of electronic banking services, and a very strong relationship with CIB.

Table 4.3: Frequencies on Electronic Payment System (EPS)

Strongly Agree (5)	Agree (4)	Undecided (3)	Disagree (2)	Strongly Disagree (1)	\bar{x} Total SD
29.75% 97 485	32.82% 107 428	35.89% 117 351	0.92% 3 6	0.61% 2 2	3.902 326 0.861
28.53% 93 465	35.89% 117 468	34.66% 113 339	0.31% 1 2	0.61% 2 2	3.914 326 0.833
38.65% 126 630	29.45% 96 384	30.98% 101 303	0.31% 1 2	0.61% 2 2	4.052 326 0.874
38.04% 124 620	34.05% 111 444	26.99% 88 264	0.31% 1 2	0.61% 2 2	4.086 326 0.844
33.74% 110 550	38.04% 124 496	26.99% 88 264	0.92% 3 6	0.31% 1 1	4.040 326 0.820
36.50% 119 595	31.90% 104 416	30.67% 100 300	0.00% 0 0	0.92% 3 3	4.031 326 0.869

Source: SPSS output version 15.0

Analysis of Home Banking as a dimension of Customer Usage of Internet Banking Services

Table 4.4: Frequencies on Home Banking Services

Strongly Agree (5)	Agree (4)	Undecided (3)	Disagree (2)	Strongly Disagree (1)	\bar{x} Total SD
22.70%	27.61%	22.39%	26.07%	1.23%	3.445
74	90	73	85	4	326
370	360	219	170	4	1.140
29.45%	23.01%	17.18%	29.75%	0.61%	3.509
96	75	56	97	2	326
480	300	168	194	2	1.215
22.39%	25.46%	23.01%	28.53%	0.61%	3.405
73	83	75	93	2	326
365	332	225	186	2	1.140
23.62%	21.17%	24.23%	30.67%	0.31%	3.371
77	69	79	100	1	326
385	276	237	200	1	1.158
24.54%	23.62%	26.69%	24.23%	0.92%	3.466
80	77	87	79	3	326

400	308	261	158	3	1.133
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Source: SPSS output version 15.0

The frequencies of Home Banking services items are presented on Table 4.4. These were gotten from the responses to the five item question Sec: E3:61-65 in the questionnaire as indicated on * key. In item one, 74 (22.70%) respondents strongly agreed, 90 (27.61%) agreed, 73(22.39%) were undecided, 85 (26.07%) disagreed, and 4 (1.23%) strongly disagreed. The mean value was 3.445 and the standard deviation was 1.140. For item two, 96 (29.45%) respondents strongly agreed, 75(23.01%) agreed, 56 (17.18%) undecided, 97(29.75%) disagreed, and 2 (0.61%) strongly disagreed. The mean score value was 3.405 and the standard deviation was 1.140. For the fifth, 77(23.62%) respondednts strongly agreed, 69 (21.17%) agreed, 79 (24.23%) were undecided, 100 (30.67%) disagreed, and 1(0.31%) strong disagreed. The mean score value was 3.371 and the standard deviation was 1.158. For item six, 80 (24.54%) respondents strongly agreed, 77(23.62%) agreed, 87 (26.69%) were undecided, 79(24.23%) disagreed, and 3 (0.92%) strongly disagreed. The mean score value was 3.466, while the standard deviation was 1.133.

The mean value on item one (3.445) indicates a strong relationship with CIB and adoption of Electronic Banking Services. A mean value of 3.509 showed strong relationship, and mean values of 3.405, 3.371 and 3.466 showed moderate relationship. This implied that the use of home banking in bank services is not as strong as in the use of Automated Teller Machines as discussed above in relationship to the adoption of Electronic Banking Services.

Table 4.5 shows Pearson Product Moment Correlation.

Table 4.5: Coefficient on Complexity with Technology and ATM, EPS, and HBS

Correlations

		Complexity	Automated Teller Machine (ATM)	Electronic Payment System (EPS)	Home Banking Services (HBS)
Complexity	Pearson Correlation	1	-.070	.824**	-.022
	Sig. (2-tailed)		.205	.004	.698
	N	326	326	326	326

Source: SPSS Version 15.0.

* = Correlation is significant at 0.05 (2-tailed)

** = Correlation is significant at 0.01 (2-tailed)

Interpretation of results

Complexity is correlated with Automated Teller Machine giving a coefficient of -0.070, and a p-value of 0.205, which shows that there is a weak negative linear relationship between the two variables. Direction is opposite (i.e. as one increases, the other reduces), also, since the p-value (= 0.205) is greater than the level of significance, α (= 0.05), we therefore do not reject the null hypothesis and conclude that there is no significant correlation between the two variables Complexity and Automated Teller Machine.

Complexity is correlated with Electronic Payment System giving a coefficient of 0.824, and a p-value of 0.004, which shows that there is a strong positive linear relationship between the two variables. Direction is same (i.e. as one increases, the other increases also), also, since the p-value (= 0.004) is less than the level of significance, α (= 0.05), we therefore reject the null hypothesis and conclude that there is significant correlation

between the two variables Complexity and Electronic Payment System.

Complexity is correlated with Home Banking Service giving a coefficient of -0.022, and a p-value of 0.698, which shows that there is a weak negative linear relationship between the two variables. Direction is opposite (i.e. as one increases, the other reduces), also, since the p-value (= 0.698) is greater than the level of significance, α (= 0.05), we therefore do not reject the null hypothesis and conclude that there is no significant correlation between the two variables Complexity and Home Banking Service.

Conclusions and Recommendations

Conclusion

As new information technology infiltrate works places, homes and classrooms as it is now in Nigeria, user acceptance of new technologies has started to receive much attention from professionals as well as academic researchers. Developers and software industries are beginning to realize that lack of user acceptance of technology can lead to loss of money as well as resources.

Recommendations

Banks should include a chat forum on their websites as a solution. This chat forum can be a place where adopters can post their experiences concerning internet banking services. Banks must also ensure on systems reliability. Consumers should do away with reluctance to change.

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