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Predictors of Customer Acceptance of eBanking in Dera Ismail Khan, KPK, Pakistan

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ABSTRACT

The dawn of Internet and eCommerce has opened new ways of business for many financial institutions. It has connected organizations all over the world. Online banking is the order of the day. The main feature of internet Banking is the 24/7 users' direct access to the information system of a bank without any geographical restrictions. Similarly, iBanking is time and cost saving, simple, accessible, ease-to-use and reliable to both the customers and the bankers to carryout business online. However, there are still many customers who do not use or reluctant to use eBanking services. This research is aimed to explore the factors responsible for the user-acceptance of eBanking in Dera Ismail Khan, KPK, Pakistan. The researcher has done extensive literature review to analyze and understand the problem with regard to critical success/failure factors of customer acceptance and developed and tested a model in the local environment of Dera Ismail Khan.

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Introduction

eBanking is the term which elucidate the provisions of different services by a bank to its customers through electronic means of communication. It refers to the provision of information about the bank and its products and services through the internet (Daniel, 1999). iBanking offers different online services like viewing of accounts information, transfer of funds, making payments, and documentary collections, etc (Goldfinger & Perrin, 2001:4; Singh et al., 2002).

Advanced states are generally far ahead in iBanking, mainly due to the fact that IS infrastructure and manpower is sufficiently available to them. The availability of infrastructure is an important factor determining the success of these banks. Moreover, most of the customers are also inclined to use eBanking services (Wahab et al., 2009). But it has been observed in the developing countries that use of eBanking is very low despite the number of consumers using eBanking is growing but a majority still do not use the service. Research shows that consumers are usually not inclined to change their behavior to extensively practice eBanking (Banan, 2010). This project is focused to study the factors responsible for the useracceptance of eBanking in the city of Dera Ismail Khan, KPK, Pakistan.

Literature Review

Theories (Models) of the Customer Acceptance

Customer acceptance is a very important factor determining the successful implementation of new technologies. Several models have been recommended by researchers to study the user acceptance of new technologies. Among those, the most commonly used models are DI (Rogers, 1962), TRA (Fishbein & Ajzen, 1975), TPB (Ajzen, 1985, 1991), TAM (Davis, 1986), and TRI (Parasuraman, 2000). These models have been widely used by researchers to study the dynamics of 'user acceptance' of new technologies (see for example, Andoh-Baidoo, & Osatuyi, 2009; Amin & Ramayah, 2010).

The Diffusion of Innovations (DI)

The theory of DI (Rogers, 1995) explains diffusion of innovations as: "... the process by which an innovation is communicated through certain channels over time among the members of social systems". A decision to adopt an improvement purely depends on the perceived characteristics of innovations, i.e., observability, compatibility, relative advantage, and trialability (Al-Hajri, 2008). Thus, in the diffusion period of IS applications the customers enjoy a variety of options in terms of channel and location and are engaged in financial transactions with their main bank but also with competing banks (Kuppusamy et al., 2009).

The Theory of Reasoned Action (TRA)

The TRA assumes that an individual's intention to accept a new technology is influenced by his attitude toward the behavior and subjective norm. Consequently, a person's behavior is determined by his intention to perform the behavior. The attitude toward performing the behavior is an individual's positive or negative faith about performing the exact behavior. In fact, attitudes encompass the beliefs of a person which he accumulates over his lifetime. These beliefs are shaped from experiences, outside information, or from within the self. Only a few of these beliefs in fact, influence the attitude (Sadeghi & Farokhian, 2011).

The Theory of Planned Behaviour (TPB)

The Theory of Planned Behavior (TPB) was designed as an improved model after recognizing some problems with the Theory of Reasoned Action. The TPB presume that "the behavior is determined by the intention to perform the behavior" (Benham & Raymond, 1996) and this intention is determined by three factors: attitude, subjective norms and perceived behavioral control. Each factor consists of a number of beliefs and related evaluations (Mashadi et al., 2007).

Technology Acceptance Model (TAM)

TAM defines the two constructs, i.e., perceived usefulness (PU) and perceived ease of use (PEOU). Here, Perceived usefulness (PU) is the degree to which a user considers that using a particular system will increase his job performance, whereas Perceived ease of use (PEOU) is the extent to which a user considers that the system which he is going to use is free from efforts (Davis et al., 1989). By expanding TAM, several researchers have been able to maintain the argument that only perceived usefulness and perceived ease of use does not provide enough evidence to conclude the users' acceptance of new information system, therefore researchers should widen it to have a comprehensive view regarding the user acceptance of eBanking (Adesina & Ayo, 2010; Banan, 2010).

Technology Readiness Index (TRI)

TRI refers to people's inclination to accept new technologies for the achievement of their goals (Parasuraman, 2000). The TRI includes four factors: optimism, innovativeness, discomfort, insecurity. *Optimism* means to what extent the people have positive view of technology for improving their life standards. *Innovativeness* refers to the level of people for becoming pioneers in technology adoption. *Discomfort* means the extent to which people perceive a lack of control over technology and feel overwhelmed by it; and *insecurity*: is the degree to which people have doubts about technology and are uncertain of its capacity to work properly (Gerrard *et al.*, 2006).

Determinants of the Customer Acceptance

The technology experts and researchers both have brought a list of factors responsible for creating or increasing the eReadiness of users for modern technologies in the banking sector (Akhtar, 2006). For instance, a researcher suggests that the most important hurdles for eBanking implementation are the lack of knowledge, cost, lack of organizational direction, perceived limited benefit of eBanking, security, and management conflict (Rashid & Al-Qirim, 2001). Others assert that the success of eBanking depends on eight factors: employees IS proficiency, IS-savvy customer, infrastructure investment, availability of customized technology, competition, cost-benefits considerations, security and privacy, and management's strategy (Kuppusamy et al., 2009). Following factors appear more frequently as the measurement tools for the user acceptance in adopting online eBanking systems:

Government ePolicies (GEP)

Internet Banking was initiated in Pakistan around 2000 when the State Bank of Pakistan started paying attention to eBanking. The major instrument for the maturity of ePolicies initiated by the government of Pakistan was De-regulation Policy, Privatization, and Introduction of competition (Aljifri *et al.*, 2003). The patronage at the government level is very vital to encourage the IT-culture in a country, and to help in escalating the technology driven eBanking (Akhtar, 2006). The dedication and policies of governments of those least-developed nations will be the key to the targeted success of eBanking (Yang & Ahmed, 2009).

Quality of Internet (QOI)

eBaking was initiated by using private networks and proprietary software, but it has gained extraordinary popularity when the internet was introduced. Internet supports 'open systems' payment and settlements that functions similar to the existing bank-based networks. Thus, the eBanking and eCommerce offer reliable financial services (Harris & Spence, 2002). Efficient use of ICT infrastructure demands consistent supply of electricity, which ironically is a national issue in Nigeria. Poor supply of electricity together with technical and socio-economic issues such as literacy of the customers, trust, security, internet infrastructure, and cost of Internet use may avert certain banks from the implementation of eBanking (Andoh-Baidoo & Osatuyi, 2009).

eBanking Awareness (EBA)

iBanking limitations from the viewpoint of customers' are lack of awareness and insecurity. Customers are not really sure about the transactions made without being physically present in the bank to ensure that proper paper work has been done and that the entries has been correctly posted to the register. Users are doubtful about online transactions due to widespread scam and deceitful activities (Andoh-Baidoo & Osatuyi, 2009). This lack of understanding is also a concern raised by the bank's IT staff. Interviewees pointed out that unawareness of software language is the main hurdle to eBanking in several Libyan banks. Thus, the lack of knowledge and limited IT expertise are one of the major barriers for the acceptance and widespread use of eBanking in the developing world (Abukhzam & Lee, 2010).

Perceived Usefulness (PU)

According to the TAM, perceived usefulness is the extent to which people think that the use of a particular system can improve their productivity (Jahangir & Begum, 2008). Therefore, the banks should prefer to adopt those technologies which successfully support their business strategies, as well as their strategic objectives. They should focus on delivering their products and services efficiently and effectively in order to preserve their strategic market position and ultimately to get the leading-edge over the competitors (Kuppusamy et al., 2009).

Perceived Ease of Use (PEU)

Perceived ease of use is the level to which a person considers that the use of a particular system would be free of physical as well as mental effort (Suh & Han, 2002). The parameters of development in eBanking are determined by the perceived ease of use which in turn can be measured by the trouble-free internet access, security and privacy of transactions and standardized eBanking functions with required eServices (Jahangir & Begum, 2008). In order to successfully implement iBanking, the banks must guarantee the provision of simple, plain, effortless and high quality services to satisfy customer needs (Alam et al., 2009).

Security & Privacy (S&P)

There are numerous challenges and issues eBanking is facing today, and among them security is at the top (Ziqi & Michael, 2003). Customers are generally uncertain of the eBanking mainly due to privacy issue. They are scared that their secret information will be stolen by the hackers engaged in unlawful business. Banks are therefore, required to adopt proactive approach and build and employ their own security systems to improve the confidence of customers to ensure their retention and attraction towards eServices (Kuppusamy et al., 2009).

Trust of the Customer (TOC)

Trust is an important issue in iBanking systems. It can be built by keeping the confidence of customers over time. But the problem is that the laws of the state are not consistent in the area of eCommerce and iBanking (Comptroller, 1999:20). In spite of the recent explosion of eBanking, customers are still unwilling to provide confidential information on the internet. They are usually comfortable to provide only general information, but they are reluctant to provide their sensitive information such as credit card numbers, pin numbers, or passwords, etc (Suh & Han, 2002).

Quality of eBanking Services (QOS)

Modern banks are experiencing great stress to offer new products and services at faster rate than the competitors. It is mainly due to growing competition in the market, which demands timely, fast, secure and accurate services. In this regard, the Citibank was the pioneer to offer automated telling machinery (ATM) service in Pakistan, and has managed to develop a strong market position as a technology leader (Kuppusamy et al., 2009). Thus, if the technologies such as bank's portal design are based on user's needs and are tailored by considering the situation, then they can attract more customers to use the systems (Wahab et al., 2009).

Prospects of eBanking in Pakistan

In Pakistan, most of the development in the financial sector has been made in the urban areas, whereas the rural areas which cover 65-70% of the total population have been largely ignored by the commercial institutes. Although the government is determined to uplift the living standard of people in the rural areas but it is still a big challenge for financial institutions to face. However, this challenge can be conquered by making remarkable progress in modern information and communication technologies (Al-Mudimigh, 2007). The rapidly growing technological complexity and the need to install the modern information technology is pressing management to replace the old and rigid hierarchical management systems with the new, user friendly, flexible, and safe ones (Banan, 2010).

Customer Acceptance (CA)

iBanking sites are the platforms where the most sensitive personal financial information is manipulated. Customers are always anxious about the security issue of iBanking and their concerns hold them back from its use. Thus, unlike conventional IS, the perceived usefulness and perceived ease of use may not fully reflect customer acceptance of iBanking (Suh & Han, 2002). Therefore, the extended TAM is extensively used and established model of investigating customers' adoption of new IS. This extension refers to the introduction of external variables and measuring their impact on the user-acceptance of information systems. Extended TAM is adopted as the theoretical model which includes external variables, like customer attitude, computer self-efficacy, and perceived credibility (Wahab et al., 2009).

Research Methodology

Approach

The researcher has used the Survey approach in this study, since it is very popular among the researchers to study the customer acceptance of eBanking (see for example, Mashadi et al., 2007; Jahangir & Begum, 2008; Alam et al., 2009; Adesina & Ayo, 2010).

Population & Sample

The population of this study consists on all the literate users of eBanking in Dera Ismail Khan City, classified into five groups: bank employees, teachers, students, doctors, and businessmen.

The researcher conducted a pilot study initially in order to determine the sample size for this study. Following table shows the pilot study statistics for sample size which is 178. However, 173 questionnaires were received and used for analysis, thus the rate of questionnaire return was 97.19%.

Table. 1 The 'Statistics' from Pilot Study and Computation of the Sample-Size

1							
z-Score	Std. Deviation	Std. Error	Error	Sample Size			
1.96	0.28	0.021	0.04116	178			
Formula for Sample-size = $(((z*z)*(sd*sd))/(e*e))$							

Data Collection

Data was collected by using the following two methods: 1. Secondary Data: The secondary data was collected from the literature survey to explore the concepts related to the topic, their mutual relationships and the theoretical-model underlying these relationships.

2. Primary Data: The primary data was collected through a structured questionnaire which was prepared according to the extracted variables and guidelines for questionnaire construction (Babbie, 1993:146). The questions were measured on 5-point Likert scale representing 1 = strongly disagree, 2 = disagree, 3. neutral, 4 = agree and 5 = strongly agree. This scale has also been used by several other researchers of the same field (see for example: Chau & Lai, 2003; Mashadi et al., 2007; Tat et al., 2008; Jahangir & Begum, 2008; Alam et al., 2009; Adesina & Ayo, 2010).

Data Analysis

Descriptive statistics explain the position of the variable whereas; inferential tools used for hypothesis-testing (Levin, 1978). Following descriptive and inferential statistical tools were used according to the requirements of the hypotheses.

a. Average and Standard Deviation

b. Correlation analysis

c. Regression analysis (step-wise)

Research Model

This research model (shown in Fig. 1) is developed on the basis of literature review showing the relationships of predictors of eBanking with the Customer Acceptance.



Fig. 1. Schematic Diagram of the Theoretical Framework Hypotheses

Following hypotheses were tested in this study: Table 2. List of hypotheses

	Hypotheses	Code	Test
1	Predictors are Highly Correlated with Criterion Variable (Customer Acceptance)	H1	Correlation
2	Predictors determine the Customer Acceptance	H2	Step wise Regression
_			

Research Findings

Descriptive Statistics on the Research Variables

Table 3 shows the descriptive results of research variables.

Predicting the Respondents' Behavior

a. Correlation Analysis

H1. Predictors are Highly Correlated with the Criterion Variable (Customer Acceptance).

The Table 4 shows the correlation between Nine Predictors (GEP, QOI, EBA, PU, PEU, S&P, TOC, QOS and PRS) and Criterion variable Customer Acceptance (CA). Here, it can be seen that nine out of nine (9/9= 100%) predictors are highly

correlated with the Customer Acceptance (CA) variable with pvalues far less than 0.05 which is the required threshold. Hence, it can be concluded that the hypothesis is fully substantiated. H2. All Factors Predict the Customer Acceptance (CA).

The table 5 shows the summary results of nine regression models showing different combinations of factors predicting the customer acceptance. Here, all the models are significant with p-values less than 0.05, however the ninth model is the best fit model because it shows the highest impact ($R^{2} = 0.843$) of seven predictors (PU, QOI, EBA, GEP, TOC, PRS, PEU) on the Customer Acceptance.

Similarly table 6 shows Coefficient of Regression with included variables in each Regression Model with p-value less than 0.05. Here it can be seen that that both Eighth and Ninth Regression Models have greater number of variables (7 variables each with p-values less than 0.05) playing significant role in predicting the Customer Acceptance.

Moreover table 7 shows the excluded variables from each model with p-values greater than 0.05 and are declared insignificant. Hence, the hypothesis is substantiated confidently with the support of Multiple Regression Models in general and best fit Regression Model (No. 9) in particular.

The summary results about the prediction of Customer Acceptance (CA) are given in the Table 8. It can be seen that most of the variables are playing significant role in determining the Customer Acceptance. Here, 7 out of 9 variables are significantly predicting the Customer Acceptance (i.e., 84% change is brought in the criterion variable) as perceived by the respondents.

Conclusions

In Correlation Analysis, the correlation between Predictor variables (GEP, QOI, EBA, PU, PEU, S&P, TOC, QOS and PRS) and Criterion variable (CA) was found significant (see Table 4). Here, it can be seen that all the predictors (i.e., nine out of nine = 100%) are highly correlated with the Customer Acceptance (CA) variable. Thus, it can be concluded that the predictors of customer acceptance are highly correlated with the Customer Acceptance Similarly, the results of Stepwise Regression show the effect of nine predictors (GEP, QOI, EBA, PU, PEU, S&P, TOC, QOS, and PRS) on Customer Acceptance (CA) (see Tables 5 and 8). However, as shown in table 5, the ninth model is the best fit model because it shows the highest impact ($R^2 = 0.843$) of seven predictors (PU, QOI, EBA, GEP, TOC, PRS, PEU) on the Customer Acceptance (CA).

Thus, following conclusions can be drawn from the current empirical study:

1. In Correlation of Predictors with Criterion, the results are highly significant with (9/9).

2. In Regression Analysis, the Customer Attitudes has no connection with S&P and QOS, while rest of 7 variables are all significant.

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	Variables	Code	Min	Max	Mean	Std. D
1	Government ePolicies	GEP	1.50	4.50	3.4350	.71561
2	Quality of Internet	QOI	2.00	5.00	3.4855	.51723
3	eBanking Awareness	EBA	2.25	4.75	3.5491	.63318
4	Perceived Usefulness	PU	2.67	4.83	3.9701	.44341
5	Perceived Ease of Use	PEU	2.00	5.00	3.8208	.64337
6	Security & Privacy	S & P	1.00	5.00	3.6806	.87949
7	Trust of the Customer	TOC	1.00	5.00	3.9688	.67044
8	Quality of Service	QOS	1.50	5.00	3.9176	.67563
9	Prospects of eBanking	PRS	1.50	5.00	3.9870	.65938
10	Customer Acceptance	CA	2.25	4.75	3.6301	.54242

 Table 3. Descriptive Statistics on Research Variables (n=173)

Table 4. Showing the Correlations between Predictors and the Criterion Variable

		GEP	QOI	EBA	PU	PEU	S&P	TOC	QOS	PRS
GEP	r	1								
	P									
QOI	R	.561**	1							
	Ρ	.000								
EBA	R	.364**	.410**	1						
	Ρ	.000	.000							
PU	R	.492**	.369**	.639**	1					
	P	.000	.000	.000						
PEU	R	.505**	.407**	.489**	.592**	1				
	P	.000	.000	.000	.000					
S&P	R	.675**	.498**	.495**	.722**	.662**	1			
	P	.000	.000	.000	.000	.000				
TOC	R	.519**	.337**	.216**	.421**	.660**	.675**	1		
	P	.000	.000	.004	.000	.000	.000			
QOS	R	.286**	.284**	017	.080	.555**	.412**	.709**	1	
	P	.000	.000	.826	.296	.000	.000	.000	•	
PRS	R	.238**	.256**	.190*	.083	.544**	.095	.571**	.567**	1
	P	.002	.001	.013	.277	.000	.214	.000	.000	
CA	R	.510**	.596**	.689**	.813**	.646**	.769**	.540**	.239**	.325**
	P	.000	.000	.000	.000	.000	.000	.000	.002	.001

** Correlation is significant at the 0.01 level (2-tailed).

Table 5. Showing the Model Summary of the Regression Analy	Table	5. Showing	the Model	Summary	of the	Regression .	Analysis
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Model	R	R Square	Adjusted R Square	Std. E of the Estimate	F	Sig.
1	.813(a)	.661	.659	.31679	333.244	.000(a)
2	.873(b)	.763	.760	.26578	273.205	.000(b)
3	.888(c)	.788	.784	.25211	209.062	.000(c)
4	.900(d)	.811	.806	.23887	179.724	.000(d)
5	.906(e)	.821	.815	.23304	152.970	.000(e)
6	.913(f)	.834	.828	.22525	138.559	.000(f)
7	.915(g)	.838	.832	.22227	143.045	.000(g)
8	.916(h)	.840	.833	.22158	123.670	.000(h)
9	.918(i)	.843	.837	.21920	126.882	.000(i)

Model		Unstandardiz	ed Coefficients	Standar	dized Coef	ficients
WIGUCI		B	Std F	Beta	T	Sig
1	(Constant)	318	218	Deta	1 462	146
1	(Constant) Perceived Usefulness	518	.218	813	-1.402	.140
2	(Constant)	.774	107	.015	10.255	.000
2	(Collstant)	938	.197	696	-4.655	.000
	Overliter of Internet	.640	.049	.000	0.541	.000
2	Quality of Internet	.300	.042	.343	8.541	.000
3	(Constant)	555	.210	524	-2.530	.012
	Perceived Useruiness	.653	.063	.534	10.415	.000
	Quality of Internet	.291	.043	.278	6.795	.000
	Security & Privacy	.151	.034	.245	4.464	.000
4	(Constant)	432	.200	41.5	-2.155	.033
	Perceived Usefulness	.508	.068	.415	7.511	.000
	Quality of Internet	.246	.042	.235	5.892	.000
	Security & Privacy	.155	.032	.252	4.837	.000
	eBanking Awareness	.174	.039	.203	4.500	.000
5	(Constant)	390	.196		-1.991	.048
	Perceived Usefulness	.512	.066	.419	7.767	.000
	Quality of Internet	.293	.044	.280	6.738	.000
	Security & Privacy	.202	.035	.328	5.809	.000
	eBanking Awareness	.169	.038	.197	4.487	.000
	Govt ePolicies	111	.036	146	-3.085	.002
6	(Constant)	705	.209		-3.376	.001
	Perceived Usefulness	.523	.064	.428	8.198	.000
	Quality of Internet	.294	.042	.281	6.989	.000
	Security & Privacy	.134	.039	.218	3.471	.001
	eBanking Awareness	.188	.037	.219	5.102	.000
	Govt ePolicies	126	.035	166	-3.597	.000
	Trust of the Customer	.127	.036	.157	3.569	.000
7	(Constant)	784	.189		-4.147	.000
	Perceived Usefulness	.555	.058	.453	9.545	.000
	Ouality of Internet	.331	.041	.316	7.994	.000
	eBanking Awareness	.234	.037	274	6.262	.000
	Govt ePolicies	098	.033	130	-2.991	.003
	Trust of the Customer	280	038	346	7 386	000
	Prospects	- 138	034	- 167	-4 105	000
8	(Constant)	- 664	206	.107	-3 219	002
0	Perceived Usefulness	520	063	425	8 284	000
	Quality of Internet	317	042	303	7 488	000
		.517	.012	100	1.400	.000
-	Security & Privacy	.066	.046	.108	1.429	.015
	eBanking Awareness	.221	.038	.258	5.747	.000
	Govt ePolicies	115	.035	151	-3.304	.001
	Trust of the Customer	.228	.053	.282	4.325	.000
	Prospects	104	.041	127	-2.559	.011
9	(Constant)	668	.193		-3.471	.001
	Perceived Usefulness	.505	.061	.413	8.273	.000
	Quality of Internet	.328	.041	.313	8.028	.000
	eBanking Awareness	.221	.037	.258	5.916	.000
	Govt ePolicies	105	.033	138	-3.221	.002
	Trust of the Customer	.253	.039	.313	6.466	.000
	Prospects	170	.036	207	-4.756	.000
	Perceived Ease of Use	.105	.044	.124	2.384	.018

Table 6. Showing the Coefficients of Regression (included variables)

	Iunic	/•01100111g		ciuucu	v ul lubico	
Model		Beta In	Т	Sig.	Partial Cor.	Collinearity Statistics
						Tolerance
1	Govt ePolicies	.145(a)	2.894	.004	.217	.758
	Quality of Internet	.343(a)	8.541	.000	.548	.864
	eBanking Awareness	.286(a)	5.325	.000	.378	.591
	Perceived Ease of Use	.254(a)	4.898	.000	.352	.650
	Security & Privacy	.379(a)	6.581	.000	.451	.479
	Trust of the Customer	.240(a)	5.259	.000	.374	.823
	Quality of Service	.175(a)	4.101	.000	.300	.994
	Prospects	.103(a)	2.333	.021	.176	.993
2	Govt ePolicies	- 035(b)	- 710	479	- 055	591
	Banking Awaranass	107(b)	4 102		301	556
	Darceived Esse of Use	.197(0)	4.102	.000	.301	.550
	Terceiveu Lase of Use	.165(b)	3.333	.000	.264	.609
	Security & Privacy	.245(b)	4.464	.000	.325	.417
	Trust of the Customer	.172(b)	4.290	.000	.313	.784
	Quality of Service	.094(b)	2.460	.015	.186	.919
	Prospects	.026(b)	.684	.495	.053	.934
3	Govt ePolicies	155(c)	-3.095	.002	232	.477
	eBanking Awareness	.203(c)	4.500	.000	.328	.555
	Perceived Ease of Use	.105(c)	2.165	.032	.165	.527
	Trust of the Customer	.105(c)	2.195	.030	.167	.536
	Quality of Service	.023(c)	.550	.583	.042	.722
	Prospects	.033(c)	.905	.367	.070	.933
4	Govt ePolicies	146(d)	-3.085	.002	232	.476
	Perceived Ease of Use	.076(d)	1.632	.104	.125	.516
	Trust of the Customer	.138(d)	3.053	.003	.230	.524
	Quality of Service	.056(d)	1.388	.167	.107	.700
	Prospects	.014(d)	.396	.692	.031	.918
5	Perceived Ease of Use	.087(e)	1.917	.057	.147	.513
	Trust of the Customer	.157(e)	3.569	.000	.267	.517
	Quality of Service	.052(e)	1.323	.188	.102	.699
	Prospects	.033(e)	.955	.341	.074	.891
6	Perceived Ease of Use	.019(f)	.375	.708	.029	.406
	Quality of Service	060(f)	-1.223	.223	095	.409
	Prospects	127(f)	-2.559	.011	195	.395
7	Perceived Ease of Use	.124(g)	2.384	.018	.182	.349
	Security & Privacy	.108(g)	1.429	.155	.111	.171
	Quality of Service	.011(g)	.219	.827	.017	.394
8	Perceived Ease of Use	.112(h)	1.984	.049	.153	.300
	Quality of Service	015(h)	280	.780	022	.349
9	Security & Privacy	.048(i)	.592	.555	.046	.147
	Quality of Service	036(i)	680	.498	053	.343

Tabla	7	Showing	the	Fyeluded	Variables
rable	1.	Showing	une	Excluded	variables

a Predictors: (Constant), PU

b Predictors: (Constant), PU, QOI c Predictors: (Constant), PU, QOI, S&P

d Predictors: (Constant), PU, QOI, S&P, EBA e Predictors: (Constant), PU, QOI, S&P, EBA, GEP f Predictors: (Constant), PU, QOI, S&P, EBA, GEP, TOC g Predictors: (Constant), PU, QOI, EBA, GEP, TOC, PRS

h Predictors: (Constant), PU, QOI, S&P, EBA, GEP, TOC, PRS i Predictors: (Constant), PU, QOI, EBA, GEP, TOC, PRS, PEU

j Dependent Variable: CA

Table 8. Summary of the Predictions based on Research Variables

	Predictors	RESEARCH VARIABLE
	Criterion	*CA
	Models	9
	R2	.843 (84%)
1	GEP	.002
2	Quality of Internet	.000
3	eBanking Awareness	.000
4	PU	.000
5	PEU	.018
6	S&P	.147
7	TOC	.000
8	QOS	.343
9	PRS	.000
10	CA	-

* CA = Customer Acceptance