Gender Perceptions towards Internet Banking Loyalty: Empirical Evidence

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Abstract

The proposes of the paper are to extend the technology acceptance mode (TAM) by adding customers’ loyalty towards Internet banking, examined across gender (male and female) from both the kingdom of Saudi Arabia and the UK. 532 useable questionnaires are collected: 305 (57.3%) male (that is 171 (56%) from KSA and 134 (44%) from the UK) and 227 (43%) female (which includes 77 (34%) from KSA and 150 (66%) from the UK). Structural equation modelling is applied and AMOS is used for the data analysis. The findings illustrate that gender perceptions and behaviours towards Internet banking differ and subjective norm has a significant effect on male behaviour but not in the case of female behaviour. The paper concludes that male behaviour towards Internet banking might be different to female’ behaviour so banks should be aware of these differences and create different strategies to meet male and female requirements.

Key words: Technology Acceptance Model (TAM), Customers’ loyalty, Kingdom of Saudi Arabia, United Kingdom. Male and female

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Introduction

In recent decades, information technology, and its different applications in marketing areas such as e-commerce and online services (for example, Internet banking), has been taken a considerable intentions in previous studies. In addition, different models and theories have been developed and examined to investigate customers’ behavioural intentions towards new systems, such as TRA (Fishbein and Ajzen, 1975, Ajzen and Fishbein, 1980), TPB (Ajzen, 1985) and TAM (Davis, 1989, Davis et al., 1989). In the context of Internet banking a considerable amount of research has been reviewed (Al-Ashban and Burney, 2001, Laforet and Li, 2005, Wan et al., 2005, Hernandez and Mazzon, 2007, Gounaris and Koritos, 2008) in addition to Venkatesh and Morris (2000) and (McKechnie et al., 2006). It has been found that no previous study has tested any model on gender. The current study attempts to contribute to the existing knowledge in the area of information technology, service quality, and consumers’ behaviour in the context of Internet banking. The following section will illustrate the study’s model and the hypotheses proposed.

Research model and hypotheses

The conceptual model proposed that gender loyalty towards Internet banking would be determined by the strong behavioural intention to use Internet banking, their perceptions in terms of how useful it is and its ease of use.

Many of the previous researches have concentrated on and measured customer loyalty in different contexts, and provided different models and results (Moutinho and Smith, 2000, Srinivasan et al., 2002, Shankar et al., 2003, Beerli et al., 2004, Gummerus et al., 2004, Ribbink et al., 2004, Singh, 2004, Donio et al., 2006, Lam and Burton, 2006, Ferguson and Hlavinka, 2007, Casaló et al., 2008). In terms of the relationship between behavioural intention and customer loyalty, the current study adopts the basic notion of the Theory of Reasoned Action (TRA) (Fishbein and Ajzen, 1975, Ajzen and Fishbein, 1980). The basic assumption of TRA is that individuals’ behaviour is affected by how strong individuals’ behavioural intention towards a situation is. Behavioural intention was identified as “a measure of the strength of one’s intentions to perform a specified behaviour” (Fishbein and Ajzen, 1975, p. 288). Accordingly, we can expect that customers (both male and female) may have different levels of intention to use Internet banking and this may enhance their loyalty with their service provider. However, the question that this paper would like to answer is whether males have greater intention than females. Hofstede (1980) introduced the idea that masculinity and femininity are culture dimension that differentiate individuals’ roles. Gefen and Heart (2006) stated that masculinity is the degree to which individuals believe that competitiveness and assertiveness are desirable and acceptable, while feminine culture reflects the degree that individuals believe that quality of life and caring for other people are important and acceptable (Reimann et al., 2008). Shore and Venkatachalam (1996) claimed that the collection of money and other things are values that are associated with masculine culture, whilst caring for others and the quality of life are feminine values. It was addressed that men focus more on material things, while emotions are valued by women (Tsikriktsis, 2002).
According to UTAUT theoryVenkatesh et al. (2003), the relationships between performance expectancy and behavioural intention would be stronger for men than for women, while the relationship of effort expectancy on behavioural intention would be salient to women rather than men. In the current paper, perceived ease of use and usefulness are two dimension of service quality that would have significant influence on customers’ loyalty. In terms of the service quality perspective, considerable numbers of researchers have found that several types of behavioural intentions (such as loyalty perception) were affected by the perception of service quality (Parasuraman et al., 1988, 1994, Liu et al., 2000, Liu et al., 2001). Accordingly, we can expect that men would have more intention to use Internet banking than women, because Internet banking is a way of performing financial activities, including making investments, maintain a good relationship with the banks, saving money and opening several banking accounts. This may increase men’s performance and abilities to be competitive in the future. Accordingly, the paper hypothesizes that.

**H1:** There is a positive relationship between behavioural intention and customers’ loyalty, such that the relationship is perceived stronger for men compared with women.

**H2:** There is a positive relationship between perceived usefulness and customers’ loyalty, such that the relationship is perceived stronger for men compared with the women.

**H3:** There is a positive relationship between perceived ease of use and customers’ loyalty, such that relationship is perceived stronger for women compared with men.

The paper expects that the relationship between subjective norm and customers’ attitude will have significant influence on the intention to use Internet banking. Thus, from Fishbein and Ajzen, the current study defined individuals’ attitude as “an individual’s positive or negative feeling (evaluative effect) about performing the target behaviour” (1975, p. 216). The effect of individuals’ attitudes and their intentions to use a system was investigated previously (Davis, 1989, Davis et al., 1989, Davis, 1993, Taylor and Todd, 1995a, Taylor and Todd, 1995b, Jackson et al., 1997, Agarwal and Prasad, 1999, Dishaw and Strong, 1999, Chau and Hu, 2001, Suh and Han, 2002, Lu et al., 2003, Lee et al., 2006, McKeechnie et al., 2006, Hernandez et al., 2009). As mentioned previously, men are more likely to consider the value of money, financial activities and performance rather than women (Venkatesh and Davis, 1996). Accordingly, we can expect that men will have a stronger, more positive attitude towards Internet banking than women do. The relationship of subjective norm to behavioural intention was examined in the literature review (Taylor and Todd, 1995a, Taylor and Todd, 1995b, Lucas and Spitler, 1999, Venkatesh and Morris, 2000, Chau and Hu, 2001, Al-Gahtani et al., 2007). It was also examined in TAM 2 (Venkatesh and Davis, 2000). This relationship was also investigated in the context of Internet banking (Hernandez and Mazzon, 2007) in Brazil. Subjective norm was originally identified by Fishbein and Ajzen (1975) to refer to “the person’s perception that most people who are important to him think he should or should not perform the behaviour in question (1975, p. 302)”. Because women are more caring about the quality of life, emotions and social communication, as stated by Venkatesh and Davis (1996), caring of others and the quality of life are values that are silent for women compared to men, so that we may expect the relationship would be stronger for women than for men. Accordingly, it might be hypothesized that

**H4:** There is a positive relationship between customers’ attitude to behavioural intention, and such relationship is perceived stronger for men compared with the women.
There is a positive relationship between subjective norms to behavioural intention, and such relationship is perceived stronger for women compared with men.

According to TRA, Fishbein and Ajzen (1975) and TAM Davis (1989) and Davis et al. (1989), the current study proposed that customers’ attitude towards Internet banking would be determined by perceived usefulness and ease of use. The influence of perceived usefulness and ease of use on customers’ attitude has been investigated previously (Lu et al., 2003, Lee et al., 2006, McKechnie et al., 2006, Hernandez et al., 2009, Kim and Forsythe, 2009). In terms of how gender may influence these relationships, Gefen and Straub (1997) argued that women will rate the usefulness and ease of use of e-mail higher than men do because, e-mail will enhance women’s communication and social presence. This paper would argued that, perceived usefulness would be more important for men in the context of Internet banking, because men may be more concentrating to increase their financial performance, while women’s attitudes may be influenced by perceived ease of use rather than the usefulness of Internet banking. Al-Gahtani et al. (2007) suggested that women in Saudi Arabia would be less likely to use of computer to enhance their job performance than men and also less likely to value a system’s ease of use. However, Venkatesh et al. (2003) stated that effort expectancy on behavioural intention would be more salient to women rather that men. Accordingly, the paper hypothesized that

H6: There is a positive relationship between perceived usefulness on customers’ attitude, such relationship is perceived stronger for men compared with women.

H7: There is a positive relationship between perceived ease of use on customers’ attitude, such relationship is perceived stronger for women compared with men.

According to the proposed model, perceived usefulness would be determined by customers’ trust, subjective norm, self-efficacy and ease of use. Several studies have examined the influence of trust on perceived usefulness (Gefen et al., 2003, Lu et al., 2003, Pavlou, 2003, Eriksson et al., 2005). Eriksson et al. (2005) opertionlized trust in the Internet banking context to reflect customers perceptions towards data security protection and safeness. Based on Eriksson et al., Chong et al. (2010, p. 273) defined trust as “the extent to which an individual believes that using online banking is secured and has no privacy threats. In the current research, Chong et al.(2010) will be applied and indicate that the extent to which and Internet banking users believe that using Internet banking is secured and privacy is protected from any misused. As we noted above, men are likely to use Internet banking more than women do, because they like to improve their financial performance and skills as they are more likely to trust Internet banking so that their Internet banking usage will increase. As a result, they are more likely to recognise the usefulness of Internet banking. In terms of the subjective norm, a number of studies were examined its relationship with perceived usefulness (Gefen and Straub, 1997, Lu et al., 2003). Because women valued emotions and social contact, they are more likely to value other opinions and beliefs, their perception about the usefulness of Internet banking and ease of use may be dependent upon the opinions of others; such as families or friends. The relationship from self-efficacy on perceived usefulness was examined in different studies (Agarwal and Prasad, 1999, Dishaw and Strong, 1999, Venkatesh, 2000, McKechnie et al., 2006, Guriting and Ndubisi, 2006, Hernandez et al., 2009). The current study would argue that the relationship of self-efficacy to perceived usefulness and ease of use tends to be stronger for men rather that women, because men are more likely to increase their experience and self-confidence to use Internet banking. Shore and Venkatachalam (1996) claimed that men value collection of money more than women do. Singer et al. (2008)
argued that, in the context of Internet banking (a high masculinity culture), individuals would accept and use English language and they are more educated and find competitive advantages more interesting than a low masculinity (femininity) culture. In the current paper, we would hypothesis that

H8: There is a positive relationship between customers’ trust on perceived usefulness; such relationship is perceived stronger for men compared with women.

H9: There is a positive relationship between customers’ trust on perceived ease of use; such relationship is perceived stronger for men compared with women.

H10: There is a positive relationship between subjective norm on perceived usefulness; such relationship is perceived stronger for women compared with men.

H11: There is a positive relationship between subjective norm on perceived ease of use; such relationship is perceived stronger for women compared with men.

H12: There is a positive relationship between self-efficacy on perceived usefulness; such relationship is perceived stronger for men compared with the women.

H13: There is a positive relationship between self-efficacy on perceived ease of use; such relationship is perceived stronger for men compared with the women.

H14: There is a positive relationship between perceived ease of use on perceived usefulness; such relationship is perceived stronger for women compared with men.

Figure (1): The Proposed Model
Research method and findings

The sample
Undergraduate students as sample units are chosen in the current study because students may be more likely to use online services and different Internet tasks. Many of the previous researches in different contexts and targets adopted their research on students, such as in the context of e-commerce (Gefen and Straub, 2000, Gefen et al., 2003, Lee et al., 2006). Furrer et al. (2000) stated that students form an homogeneous group and have frequent relationships with banks so that demographic characteristics, such as education level and age, can be controlled (Tsikriktsis, 2002). Students in the current study are voluntary in both countries and show their willingness to participate in the current study. 532 (53%) usable questionnaires from both countries were received and used for the study. There are 284 (56.8%) from the UK and 248 (49.6%) usable questionnaires from KSA. The target paper examines the gender perceptions towards Internet banking in both countries. The group will consist of males and females in both KSA and the UK. In the males’ group, there are 305 (57.3%) , i.e.171 (56%) from KSA and 134 (44%) from the UK, whilst there are 227 (43%) females, i.e. 77 (34%) from KSA and 150 (66%) from the UK. 264 (86.6%) males and 194 (85%) females are less than 25 years old. The male group is more familiar with the Internet, with a mean value of 4.23 compared with the female group mean of 4.18. 132 (43%) members of the male group use Internet banking on a monthly basis, and 115 (37.7%) only weekly while 109 (48%) females use Internet banking monthly and 71 (31%) weekly
Measurement Model

The items that are used for measuring the current research constructs are adopted from prior research after some modification so that they can be used in the context of Internet banking. A five-point Likert scale, ranging from “strongly disagree” to “strongly agree”, is applied in the current study. Loyalty is applied from (Moutinho and Smith, 2000, Ribbink et al., 2004, Casaló et al., 2008). The items from Venkatesh and Davis (1996), Jarvenpaa et al. (2000), and Gefen et al. (2003) are applied to measure customers’ intentions towards Internet banking. Customer attitude towards Internet banking was measured by items from (Agarwal and Prasad, 1998, Jarvenpaa et al., 2000). Perceived usefulness and ease of use items are adopted from (Pikkarainen et al., 2004). Customers’ self-efficacy items are adopted from (Walker and Johnson, 2006). In terms of trust, in the current study two dimensions of trust are measured. The first dimension is the security perception (Pikkarainen et al., 2004, Eriksson et al., 2005, Mukherjee and Nath, 2007), while the second dimension is privacy protection perception (Cheung and Lee, 2001, Pikkarainen et al., 2004). Finally, the items used to measure subjective norms are adopted from (Taylor and Todd, 1995b, George, 2004). Back translation method (Brislin, 1970, Brislin et al., 1973) is applied in the current study to allow an equivalent Arabic version of the questionnaire. Pilot studies in both countries were conducted before the main data collection. When the data collection was completed, Exploratory Factor Analysis (EFA) was performed by using principal components extraction method and varimax rotation method. No items with values > 0.30, indicating cross-loadings, are left in the further analysis. In order to confirm the EFA result, AMOS is used to confirm the items and identify any cross-loadings or any misfit in the study framework. 45 items were examined and 15 items discarded due to their low factor loading (< 0.50) and cross-loading with other constructs. The results indicate that all fits indices values are within the recommended values. Chi-square is significant in both genders due to the high sample size (> 200) so that different fit indices are provided. CMIN/DF is within the acceptable value of < 3. CFI is acceptable according to (Hair et al., 2006), with 0.93 and 0.91 in male and female respectively. RAMSE values are within the acceptable value of < 0.08 (Browne and Cudeck, 1993).

According to the acceptable measurement fits values, the analysis proceeds to examine the items’ factor loading, Average Variance Extracted (AVE) and the constructs’ reliability (Cronbach’s alphas, α). All factor loadings are within the recommended value of > 0.50. AVE’s values are > 0.50 and reliability > 0.60, except trust which is slightly lower than 0.60 but it still within the acceptable value of > 0.50 (Bagozzi and Yi, 1988). In terms of the discriminant validity, this paper follows Chin (1998) who states that discriminant validity can be supported (1) when each indicator loads much higher on their assigned construct than on other constructs, and (2) the square root of each construct’s AVE is larger than its correlations with other constructs. This technique was also applied by (Gefen and Straub, 2003). Discriminant validity is supported in both groups.

Structural Model

The structural model is also tested by AMOS 16. The model is recursive with 336 degrees of freedom (df) and Chi-square ($\chi^2$) 739.756 for the male group, and 336 degrees of freedom and Chi-square ($\chi^2$) 640.237 for the female group. The model fit indices values are within the acceptable values in both groups. The fits indices for males are CMIN/DF = 2.202, GFI = 0.85, CFI = 0.91, and RMSEA = 0.063, while for the female group they are CMIN/DF =
1.905, GFI = 0.83, CFI 0.90, and RMSEA = 0.063. These results indicate that the structural model fits well and the hypotheses can be examined.

**Hypotheses Results**

The following table shows the hypotheses results. It can be noted that out of fourteen hypotheses, two hypotheses are supported, six are partially supported and six are rejected. The relationship between behavioural intention and perceived usefulness on customers’ loyalty is significant for men and women, but opposite to what was hypothesized because women’s loyalty towards Internet banking was more influenced by their behavioural intention and perceived usefulness than men. Thus, H1 and H2 are partially supported.

The relationship between perceived ease of use and customers’ loyalty was supported for men but not for women, so H3 is rejected. In terms of the behavioural intention, it can noted that it was affected significantly by customers’ attitude in both male and female groups, but females showed more influence. Thus, H4 is partially supported, while subjective norm has no significant influence on behavioural intention in both male and female groups, so H5 is rejected.

The results show that perceived usefulness has significant influence on customers’ attitude in both males and females, but the influence was higher for females. Therefore, H6 is partially supported, while the relationship between perceived ease of use on customers’ attitude was not significant, so H7 is rejected.

The influence of customers’ trust on perceived usefulness and ease of use are significant in male and female groups, but the influences were higher for females than for males. Thus, H8 and H9 were partially supported. Perceived usefulness and ease of use were impacted by subjective norm for males but not for females, so H10 and H11 are rejected.

Self-efficacy had no significant influence on perceived usefulness for both males and females, so H12 is rejected, while there is a significant influence of customers’ self-efficacy on perceived ease of use of Internet banking and it is stronger for men than women. Thus, H13 is supported.

Finally, the results show that the relationship between perceived ease of use and usefulness was significant for both cases, but females showed more significant influence than males. Therefore, H14 is supported.
<table>
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<tr>
<th>The Relationships</th>
<th>Male</th>
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<th>Female</th>
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<th>Conclusion</th>
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<td>Estimate</td>
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<td>C.R.</td>
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<tr>
<td>H1</td>
<td>Loy &lt;--- Int</td>
<td>0.369</td>
<td>0.066</td>
<td>5.359</td>
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<td>0.634</td>
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<td>H2</td>
<td>Loy &lt;--- PU</td>
<td>0.275</td>
<td>0.102</td>
<td>3.024</td>
<td>0.002</td>
<td>0.319</td>
<td>0.128</td>
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<td>H3</td>
<td>Loy &lt;--- PE</td>
<td>0.197</td>
<td>0.083</td>
<td>2.388</td>
<td>0.017</td>
<td>0.053</td>
<td>0.088</td>
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<tr>
<td>H4</td>
<td>Int &lt;--- Att</td>
<td>0.669</td>
<td>0.059</td>
<td>10.243</td>
<td>***</td>
<td>0.708</td>
<td>0.078</td>
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<tr>
<td>H5</td>
<td>Int &lt;--- SN</td>
<td>-0.011</td>
<td>0.059</td>
<td>-0.198</td>
<td>0.843</td>
<td>0.034</td>
<td>0.047</td>
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<tr>
<td>H6</td>
<td>Att &lt;--- PU</td>
<td>0.596</td>
<td>0.117</td>
<td>6.673</td>
<td>***</td>
<td>0.716</td>
<td>0.167</td>
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<tr>
<td>H7</td>
<td>Att &lt;--- PE</td>
<td>0.122</td>
<td>0.093</td>
<td>1.527</td>
<td>0.127</td>
<td>0.042</td>
<td>0.109</td>
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<td>H8</td>
<td>PU &lt;--- T</td>
<td>0.157</td>
<td>0.063</td>
<td>2.661</td>
<td>0.008</td>
<td>0.325</td>
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<td>H9</td>
<td>PE &lt;--- T</td>
<td>0.136</td>
<td>0.068</td>
<td>2.424</td>
<td>0.015</td>
<td>0.295</td>
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<td>H10</td>
<td>PU &lt;--- SN</td>
<td>0.274</td>
<td>0.056</td>
<td>4.387</td>
<td>***</td>
<td>0.065</td>
<td>0.034</td>
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<td>H11</td>
<td>PE &lt;--- SN</td>
<td>0.206</td>
<td>0.057</td>
<td>3.682</td>
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<td>-0.1</td>
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<td>H12</td>
<td>PU &lt;--- SE</td>
<td>0.148</td>
<td>0.046</td>
<td>1.867</td>
<td>0.062</td>
<td>-0.065</td>
<td>0.052</td>
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<tr>
<td>H13</td>
<td>PE &lt;--- SE</td>
<td>0.657</td>
<td>0.041</td>
<td>10.496</td>
<td>***</td>
<td>0.531</td>
<td>0.065</td>
</tr>
<tr>
<td>H14</td>
<td>PU &lt;--- PE</td>
<td>0.475</td>
<td>0.082</td>
<td>5.159</td>
<td>***</td>
<td>0.591</td>
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Discussion
According to the results, both male and female loyalty towards Internet banking was affected significantly by their behavioural intentions and perceived usefulness. This indicates that the more individuals have intentions to use Internet banking and the more useful Internet banking is, the more individuals prefer Internet banking over other financial channels. It can be noted that female loyalty towards Internet banking is not influenced by perceived ease of use, but this is not the case with male loyalty. The effect of perceived ease of use on female loyalty may be mediated by perceived usefulness. This confirms previous studies (Davis et al., 1989, Adams et al., 1992) that found that the effect of perceived ease of use was mediated by perceived usefulness. The results can be attributed to customers’ experiences. The more experience customers have, the more insignificant is the effect of perceived ease of use.

Further study should include customers’ experience in this model. In both cases, gender attitude towards Internet banking is not influenced by perceived ease of use but instead largely by perceived usefulness. This might be because both genders are more familiar with using Internet activities with mean score of 4.23, compared with the female group mean of 4.18. In addition, most males and females use Internet banking on a monthly or daily basis. This may reduce the effect of perceived ease of use on gender attitude.

The study found a significant result between males and females in terms of the effect and the importance of subjective norms. In the case of males, subjective norm was found to have significant effect on male behaviour towards the usefulness and ease of use of Internet banking, but it has no influence on their behavioural intention to utilize Internet banking. The opposite result was found in the female group, where subjective norm has no influence on their perceptions and behaviour towards the usefulness and ease of use of Internet banking and no effect of their behavioural intention to use Internet banking. This result indicates that male behaviour is more likely to be affected by social communication with other members, such as their families and friends. These results did not support the previous results, such as Gefen and Straub (1997) and Venkatesh and Morris (2000). These differences might be attributed to the context of the study (Internet banking). Trust perceptions play a significant role in determining gender behaviour towards Internet banking where there are a considerable amount of risks in this open environment. In this study, the importance of trust is confirmed and has significant effect on using Internet banking. This indicates that the more customers (male and female) trust Internet banking, the more benefits and advantages can be obtained, and the easier it is to conduct online financial services. In terms of gender self-efficacy to utilize self-services, the study found that it has no significant influence on perceived usefulness in both male and female groups, but has significant effect on perceived ease of use so that the effects of self-efficacy on perceived usefulness may be mediated by perceived ease of use.

Conclusion
Before concluding the paper, some limitations should be highlighted. First, the paper only investigates gender perceptions towards Internet banking. This may limit the results on this service. Second, the model explained ($R^2 = 0.46$) of the male behaviour towards Internet banking, while explained ($R^2 = 0.77$) of females’ behaviours. This indicates that there may be
potential improvements to be made on the model by investigating more factors such as different services quality dimensions, customers’ satisfaction, and website design elements. Third, the data was collected from samples of students so that the results will be limited to those units of analysis.

The paper concludes that it is important to examine gender behaviour and its perceptions. In terms of the theoretical aspect, the current paper contributes to previous research in the area of information technology, marketing and consumer behavioural by investigation the study model across male and female groups. Further research should be conducted to confirm the results. Researchers in the area of service quality should be aware when they examine services quality dimensions. In the current research, it can be confirmed that service quality dimensions should be examined individually as each dimension has different effects and outcomes. From the previous studies examining service quality as single constructs, it might be difficult to confirm that service quality has significant effect on users’ behaviour, but the question remains of which dimensions have a significant effect over others.

From the managerial aspect, e-vendors, especially financial services providers, should be aware of gender behaviour to be successful in the market and gain competitive advantages. Recently, it has been noted that banks provide similar services, and the competition level and customers’ demand are high. In order to meet the market requirements, banks should meet this customer demand. According to the current study’s results, it can be confirmed that customers’ demands and requirements are different between males and females. Banks should be aware of the importance of subjective norm in the case of males and should create some different strategies to meet this requirement, such as enhanced face-to-face communication with the banks’ representatives or design banks’ online communities so that customers (male and female) can access them, and their decisions and behaviour, especially males, can be influenced by other’s opinions. Banks should use the public media channels, such as TV, newsletters and customers’ e-mails, to make announcements for the recent services so that the customers’ intention can be enhanced and improved, ultimately leading to increased customers’ loyalty. Finally, the results indicate that in both males and females, self-efficacy had significant effect on their perception of the usefulness of Internet banking. Thus, banks should provide some free sessions for those who need training to improve their ability to use online banking services.
References


