

The Effect of Internet Banking Usage Factors on Intended Use Again: The Comparison of Level of Education / İnternet Bankacılığı Kullanım Faktörlerinin Tekrar Kullanma Niyeti Üzerindeki Etkisi: Öğrenim Durumu Karşılaştırması

Faruk Dayı¹

¹Kastamonu University, Turkey

ABSTRACT

In this study, the effect of the opinions of bank customers about internet banking usage on their intention to use internet banking again has been investigated. Within the aim of the study, it has been examined whether the attitude and intention to use internet banking show a significant difference according to the level of education. For this aim, data was collected from 780 bank customers using internet banking in Kastamonu. Firstly, the construct validity and reliability of the scales were tested. Firstly, the construct validity and reliability of the scales were tested. The data was analyzed for the established structural equation model. As a result of the analysis, it was determined that the spreading attitude of internet banking had a positive effect on the intention to use again. It was found that the attitude towards internet banking security negatively affected the intention to use it again negatively. As a result of the difference analysis, it was determined that the usefulness and spread of internet banking showed a significant difference in favor of graduated. It was found that the risk of using internet banking showed a significant difference in favor of primary school graduates. It was found that the intention to use again showed a significant difference in favor of undergraduate graduates.

KEYWORDS Banking; Internet Banking; Structural Equation Model

JEL G21, G29, C30