



## **A STUDY ON IMPACT OF E-BANKING AWARENESS ON CUSTOMERS’ ATTITUDE TOWARDS ITS USE**

**\*Irshad Ahmad**

*\*Department of Applied Science & Humanities,  
Brown Hills College of Engineering &  
Technology, Faridabad*

**Neha Bansal**

Assistant Professor (Adhoc),  
Satyawati College(Eve),  
Department Of Commerce, Delhi University, Delhi

---

### **Abstract**

***T**his study aims to assess the influence of awareness on customers’ attitude towards e-banking in Delhi. It investigates whether the attitude varies among e-banking users on the factors such as perceived ease of use, perceived usefulness, perceived security & privacy and perceived risk due to difference in their degree of awareness on these factors. The research constructs were developed based on the Technology Acceptance Model (TAM) and incorporated two additional elements of perceived security & privacy and perceived risk. Factor analyses and regression technique were employed to study the relationship. The results show that difference in customers’ attitude among e-banking users depends up on the difference of their degree of awareness on factors such as perceived ease of use, perceived usefulness, perceived security & privacy and perceived risk. Therefore, this paper suggests managerial implications for retail bankers in Delhi to increase the degree of awareness among e-banking users.*

**Keywords;** Customers’ awareness, E-banking, Security & Privacy, perceived risk, Technology Acceptance Model (TAM)

---

\*Corresponding author: \*Irshad Ahmad

**Reference this paper as:** Irshad. & Neha, “A study on impact of e-banking awareness on customers’ attitude towards its use” *International Journal of Marketing & Financial Management, Vol. 1, Issue 1, Dec-2013, pp 01-23,*