Factors Determining Customer Adaptation to Internet Banking in the Context of Private Commercial Banks of Bangladesh

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Abstract
This research intends to propose a conceptual framework that will investigate the impacts of internet banking needs, compatibility, convenience, and communication on customer adaptation to Internet Banking in the context of private commercial banks of Bangladesh. To test the framework, correlation and regression techniques have been applied to data collected from 187 customers of private commercial banks of Bangladesh. The results of the study indicate that importance of internet banking needs, compatibility, convenience, and communication are significantly and positively related to the dependent variable. The findings of this study suggest that in order to attract more users to internet banking, it is not going to be enough only to introduce an internet banking system, these private commercial banks need to develop the belief of usefulness of the system among their users. The importance of internet banking needs and the ease of using it should be acknowledged by demonstration on trial basis. Limitations and implications for practicing managers and for future research are also discussed.

Key Words
Adaptation, communication, compatibility, convenience, customer internet banking, importance of internet banking needs

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