

# **FACTORS INFLUENCING CONSUMER BEHAVIOUR IN BANKING**

- **Location : Where a bank branch is located often influences the choice of the bank.**
- **Very often the “bank next door” wins on that basis alone**

»

contd....

# Consumer Behaviour In Banking

**Dikshita Kundra**



## **Consumer Behaviour In Banking:**

**Marketing and Mobile Financial Services** Aijaz A. Shaikh, Heikki Karjalainen, 2018-12-21 Mobile financial services MFS are of major interest and importance to both researchers and practitioners The role played by nonbanking actors including telecoms and FinTech firms as well as other participants such as PayPal and Amazon in developing and deploying innovative financial and payment services is undeniable Peer2peer P2P payments from nonbank services are becoming increasingly commonplace and will shortly be codified by EC EU regulations requiring banks to provide access to consumer data for third party app developers and service providers Three major mobile financial systems mobile banking mobile payments and branchless banking currently dominate the electronic retail banking sector Although interconnected and interrelated their business models regulatory frameworks and target markets are distinct This book provides a unified perspective on MFS and discusses its evolution growth and future as well as identifying the frameworks stakeholders and technologies used in financial information systems in general and MFS in particular Academics and researchers in digital and financial marketing will find this book an invaluable resource as will bank executives regulators policy makers FinTech professionals and anyone interested in how mobile technology social media and financial services will increasingly intersect *An Exposition of Consumer Behaviour in the Financial Services Industry* Antony Beckett, Barry Howcroft, Paul Hower, 1999 *Consumer Behaviour for the Banking Industry (focusing on Credit Cards and ATMs)*. Oliver Y. Y. Ho, 1987 **Consumer Behaviour in Banking Services**, 2018 **Handbook of Research on Consumer Behavior Change and Data Analytics in the Socio-Digital Era** Keikhosrokiani, Pantea, 2022-06-24 The emergence of new technologies within the industrial revolution has transformed businesses to a new socio digital era In this new era businesses are concerned with collecting data on customer needs behaviors and preferences for driving effective customer engagement and product development as well as for crucial decision making However the ever shifting behaviors of consumers provide many challenges for businesses to pinpoint the wants and needs of their audience The Handbook of Research on Consumer Behavior Change and Data Analytics in the Socio Digital Era focuses on the concepts theories and analytical techniques to track consumer behavior change It provides multidisciplinary research and practice focusing on social and behavioral analytics to track consumer behavior shifts and improve decision making among businesses Covering topics such as consumer sentiment analysis emotional intelligence and online purchase decision making this premier reference source is a timely resource for business executives entrepreneurs data analysts marketers advertisers government officials social media professionals libraries students and educators of higher education researchers and academicians *The Psychology of Financial Consumer Behavior* Dominika Maison, 2019-02-28 This book stresses the psychological perspective in explaining financial behavior Traditionally financial behaviors such as saving spending and investing have been explained using demographic and economic factors such as income and product pricing The consequence of this way of thinking is that financial institutions view their clients mostly

from the perspective of their income. By taking a psychological approach, this book stresses the perspective of consumers confronted with a quickly changing financial world: the changing of financial offers and products, savings, investments, loans, the changing of payment methods from cash to cheques, cards and mobile payments, the accessibility and temptation of goods, and the changing of insurance and pension systems. The *Psychology of Financial Consumer Behavior* provides insight into the thought processes of consumers in a variety of financial topics. Coverage includes perceptions of wealth, the pleasure or pain of spending, cashless transactions, saving and investing, loans, planning for the future, taxes, and financial education. The book holds appeal for researchers, professionals, and students in economics, psychology, economic psychology, marketing, and consumer science, or anyone interested in financial behaviors.

*A Theoretical Model of Consumer Behaviour in the Financial Services Industry* Antony Beckett, Barry Howcroft, Paul Hower, 1998

Consumer Behaviour and the Usage and Adoption of Home-based Banking in the United Kingdom Robert Hamilton, Paul Hower, Barry Howcroft, 2000

**Consumer Behavior in the Banking Industry** Jimmy Ho, California State Polytechnic University, Pomona. College of Business Administration, 2013

**Knowledge Transformation and Innovation in Global Society** Hoa Van Thi Tran, Hiromi Shioji, Huong Lan Thi Le, Takabumi Hayashi, 2024-02-27

This is the first book to fully explain the changing management and business models in the current era of important new developments in knowledge and information occurring all over the world. The research and its outcomes presented here focus especially on diverse cases from emerging countries in East Asia where local companies face similar technological change. The pandemic has seriously changed people's lives and affected the development of society as a whole while digital technologies have become even more greatly in demand. Those are very difficult to fit into traditional management models created decades ago; however, for the successful implementation of such a transition, new paradigms, models, and technologies for the transformation of control systems are needed. To meet that need, a new paradigm to bring about innovation under the new knowledge transformation system is required. This book presents the experiences of beginning such a knowledge transformation in East Asian countries. Despite the fact that the countries are in the same geographical region, their experiences are quite diverse, determined by cultural, historical, religious, and psychological factors. These differences appear not only in such important areas as R & D processes but also in production, finance, HR management, and marketing. Readers will find innovative solutions for the transformation of management in the new knowledge transformation system that is the focus of this book.

An Investigation Into the Factors Influencing Consumer Behaviour in the Online Banking Industry Yasheen Kasavelu Naidoo, 2002

Bank 2.0 Brett King, 2010

The financial crisis is just beginning for retail institutions. Ninety to ninety-five per cent of bank transactions are executed electronically today. The Internet, ATMs, call centres, and smartphones have become mainstream for customers. But banks still classify these as alternative channels and maintain an organisation structure where Branch dominates thinking. Continued technology innovations, Web 2.0, social networking, app phones, and mobility are also stretching traditional banking models to

the limit BANK 2 0 reveals why customer behaviour is so rapidly changing how branches will evolve why cheques are disappearing and why your mobile phone will replace your wallet all within the next 10 years

**Service Quality and Customer Satisfaction in Private and Public Sector Banks in Kerala: A Comparative Study** Laly Antoney, Prem Jose Vazhacharickal, Quality and satisfaction are the key indicators of corporate competitiveness Measurement of customer satisfaction based on the service quality is to be done independently and objectively to establish baseline for improvements in service delivery Assessing customer satisfaction periodically allows bank management and policy makers to identify customers needs expectations perception and the perception expectation gaps The current study covers a comparative analysis of service quality and customer satisfaction among the customers of public and private sector commercial banks in Kerala The research questions that are addressed in this study are on expectations and perceptions of retail customers from their preferred banks relationship between service quality and customer satisfaction and the difference between the satisfaction level among private and public sector banks in Kerala In order to answer the above research questions the problem is stated as Service Quality and Customer Satisfaction a Comparative Study between Public Sector and Private Sector Banks of Kerala A descriptive and analytical research was carried out by collecting responses from customers of three prominent banks from private and public sector each This was done through an online structured questionnaire based on SERVQUAL model during July 2015 to July 2016 prior to SBI consolidation Primary data is analysed using SPSS V 21 Kolmogorov Smirnov Test for the Normality is used to ensure normality of data distribution Cronbach Alpha coefficient is used to measure reliability and validity is tested with the panel of experts Mean S D percentage cross tabulation are used for descriptive and univariate analysis Structural Equation Modelling Confirmatory Factor Analysis and regression path analysis are used to conduct inferential and multivariate analysis Z test Independent T Test Chi Square ANOVA Pearson Correlation and post hoc tests are used for testing of hypothesis and comparative analysis Modelling is done using Structural Equation Modelling approach and Path Analysis The study reveals that the antecedents of customer satisfaction of retail banking customers of Kerala are reliability assurance empathy and tangibles Responsiveness dimension do not affect customer satisfaction of banks in Kerala There exists a gap between expected service quality and perceived service quality Study reveals that there is significant positive correlation between service quality and customer satisfaction in the retail commercial banking services in Kerala The level of customer satisfaction in public sector banks and private sector banks are not significantly different but same Similarly it is also found that there is no significant difference in the customer satisfaction between sample banks like State Bank of India State Bank of Travancore Canara Bank from public sector and Federal bank South Indian bank and ICICI bank from private sector

*Consumer Behavior in the Banking Industry* William N. Willcutt, 1974

**Reliability and Statistics in Transportation and Communication** Igor Kabashkin, Irina Yatskiv, Olegas Prentkovskis, 2021-02-06 This book reports on cutting edge theories and methods for analyzing complex

systems such as transportation and communication networks and discusses multi disciplinary approaches to dependability problems encountered when dealing with complex systems in practice The book presents the most noteworthy methods and results discussed at the International Conference on Reliability and Statistics in Transportation and Communication RelStat which took place remotely from Riga Latvia on October 14 17 2020 It spans a broad spectrum of topics from mathematical models and design methodologies to software engineering data security and financial issues as well as practical problems in technical systems such as transportation and telecommunications and in engineering education

*A Study On Consumer Behaviour Towards E-banking Services* Dikshita Kundra,2020 The paper lays down its special focus on E banking services provided by various banks and its usage and satisfaction among its consumers As the world is transforming is at a stunning rate technology can be viewed as a major accelerator around us The face of banking has changed the most in the recent five years which is primarily due to the competition level changes taking place in the technology as well as lifestyle of people A total number of 200 people from Delhi NCR were taken as respondents for the research An attempt has been made in order to examine the customer s satisfaction and adoption of E banking services including the factors that motivates them and further problems faced by them Chi square analysis with respect to age and type of bank as well as correlation analysis has been employed to study their relationship The study states that majority of respondents use ATM service the most and are satisfied with the services of their banks moreover 24X7 availability of E banking motivates them the most towards availing these services and the problems faced are resolved mostly by customer care services Moreover there has been reduced in the visits to banks after they started using E banking services from their respective banks

*Electronic Funds Transfer Systems and Consumer Behavior in Small Towns* C. P. Rao,G. E. Kiser,1978

**Cases in Consumer Behavior** Stewart DeBruicker,John A. Quelch,Scott Ward,1986

**Patronage behaviour of Ghanaian bank customers** Daniel Zac Bentum-Ennin,2014-10-13 Doctoral Thesis Dissertation from the year 2012 in the subject Business economics Banking Stock Exchanges Insurance Accounting University of Lincoln language English abstract The aim of this dissertation is to help bank executives to develop and deliver efficient quality services to satisfy the needs of existing customers as well as to attract large number of customers It is hoped it will further enable the management of banks to stimulate and understand more fully customers since customers attitude can t be controlled It could contribute to discussion amongst the banking fraternity regarding issues surrounding customer preferences in banking services As a researcher who is interested in working in a bank significant benefits can be gained from knowing how the operations of a bank can be made more efficient and thus continue to attract and maintain customers

*Marketplace Behaviour of Malaysian Consumers* Nelson Oly Ndubisi,2006 Six varied papers on marketing issues in Malaysia an interesting mix of research Two papers address internet banking and consumers attitudes to operating their accounts and financial business in this way One paper looks at consumers response to sales promotional tools and another at effects of gender on purchase decisions The two final papers look at the influence of

the family structure on purchase decisions and the ways in which Malaysian customers articulate their dissatisfaction A useful adjunct for anyone looking to market in this region

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