International Journal for Asian Contemporary Research (2026), Volume 6, Number 1, Page 11-16

ISSN(e): 2789-4231 & ISSN (p): 2789-4223

International Journal for Asian Contemporary Research

www.ijacr.net

Research Article

Open Access

Determinants of Customers' Behavioral Intentions to Adopt Internet Banking Services

Gazi Md. Shakhawat Hossain[1], Shekhar Kumer Roy[2], Md. Mehedi Hasan Howlader[1] and Md. Kamrul Hasan [1]

[1]Department of Management Studies, Faculty of Business Studies, University of Barishal, Kornokathi, Barishal-8254, Bangladesh.

[2]Department of Management, Mathbaria Government. College, Mathbaria-8560, Pirojpur, Bangladesh.

Article info

Received: 10 April, 2026
Accepted: 09 June, 2026
Published: 15 June, 2026
Available in online: 28 June 2026

***Corresponding author:**
gmshossain@bu.ac.bd

A b s t r a c t

Purpose – This study investigates the determinants of customers' behavioral intentions toward Internet banking adoption in Bangladesh, focusing on the effects of performance expectancy and effort expectancy.
Design/methodology/approach – A quantitative survey was conducted using convenience sampling among banking customers. A total of 348 valid responses were analyzed using reliability analysis, correlation analysis, and multiple regression techniques.
Findings – The results reveal that both performance expectancy and effort expectancy significantly influence customers' behavioral intention to adopt Internet banking services. Effort expectancy emerged as the strongest predictor of behavioral intention. Furthermore, behavioral intention significantly predicts Internet banking adoption, confirming the role of intention as a direct antecedent of usage behavior.
Originality/value – This study extends technology adoption research by providing empirical evidence from a state-owned commercial bank in Bangladesh. The findings offer practical insights for enhancing customer adoption of Internet banking through improved usability and perceived service benefits.

Keywords: Internet Banking Adoption; Behavioral Intention; Performance Expectancy; Effort Expectancy; UTAUT2 and Bangladesh Banking Sector.

Introduction

The banking industry has experienced a significant transformation due to rapid advances in information and communication technologies (ICTs), increasing digitalization, and changing customer expectations. Digital technologies have enabled banks to redesign traditional service delivery processes and offer more efficient, accessible, and customer-centric financial services (Alalwan et al., 2017; Martins et al., 2014). Among these technological innovations, Internet banking has emerged as a prominent channel that allows customers to conduct financial transactions electronically, including fund transfers, bill payments, account monitoring, and other banking activities without visiting physical branches (Akhlaq & Ahmed, 2013; Curran & Meuter, 2005). Consequently, Internet banking has become an important strategic tool for improving operational efficiency, reducing service costs, and enhancing customer convenience.

The adoption of Internet banking is particularly im portant in developing economies such as Bangladesh, where financial institutions are increasingly investing in digital transformation initiatives to improve service quality and expand financial inclusion. As customers become more dependent on digital technologies in their daily lives, banks are under growing pressure to provide reliable, efficient, and user-friendly Internet banking services. Despite the increasing availability of Internet banking platforms, customer adoption remains uneven. Previous studies suggest that customers' willingness to adopt Internet banking is influenced by their perceptions of usefulness, ease of use, trust, security, and technological competence (Kesharwani & Bisht, 2012; Martins et al., 2014). Consequently, understanding the factors that drive customers' behavioral intentions toward Internet banking adoption remains an important issue for both researchers and banking practitioners.

Technology adoption theories have been widely used to explain individuals' acceptance and use of digital technologies. Among these theories, the Unified Theory of Acceptance and Use of Technology (UTAUT) and its extended version, UTAUT2, have received considerable attention because of their strong

explanatory power in predicting technology adoption behavior (Venkatesh et al., 2003; Venkatesh et al., 2012). UTAUT2 incorporates several determinants of technology adoption, including performance expectancy, effort expectancy, social influence, facilitating conditions, habit, and price value. However, prior Internet banking studies consistently identify performance expectancy and effort expectancy as the most influential predictors of customers' behavioral intentions, particularly in developing-country contexts where perceived usefulness and ease of use remain fundamental considerations in technology acceptance (Martins et al., 2014; Alalwan et al., 2017). Therefore, this study adopts a parsimonious UTAUT2-based framework focusing on performance expectancy and effort expectancy to examine customers' behavioral intentions toward Internet banking adoption.

Although Internet banking adoption has been extensively investigated in developed and emerging economies; empirical evidence from state-owned commercial banks in Bangladesh remains limited. Existing studies have predominantly focused on private banking institutions or broader digital banking environments, providing relatively little insight into customer adoption behavior within government-owned banks. This gap is important because state-owned banks serve a large and diverse customer base, including individuals with varying levels of technological literacy and banking experience. Understanding the determinants of Internet banking adoption in this context can therefore provide valuable theoretical and practical insights.

To address this gap, the present study investigates the determinants of customers' behavioral intentions to adopt Internet banking services in state-owned commercial banks in Bangladesh. Specifically, the study examines the effects of performance expectancy and effort expectancy on behavioral intention and evaluates the influence of behavioral intention on Internet banking adoption. The study seeks to answer the following research question: *to what extent does behavioral intention influence Internet banking adoption?*

This study contributes to the literature in several ways. First, it extends Internet banking adoption research by providing empirical evidence from a state-owned commercial bank in a developing economy. Second, it validates the applicability of key UTAUT2 constructs, namely performance expectancy and effort expectancy, in explaining customers' behavioral intentions toward Internet banking adoption. Finally, the findings offer practical guidance for banking managers and policymakers seeking to enhance Internet banking adoption through improved service usability and perceived customer benefits.

The remainder of this paper is organized as follows. Section 2 reviews the relevant literature and develops the research hypotheses. Section 3 describes the research methodology. Section 4 presents the empirical findings. Section 5 discusses the theoretical and practical implications of the results. Finally, Section 6 concludes the study, outlines its limitations, and suggests directions for future research.

Literature Review and Hypothesis Development

Internet Banking Adoption and Technology Acceptance

Internet banking has become one of the most important technological innovations in the banking sector, enabling customers to access financial services conveniently through online platforms. Through Internet banking, customers can perform various banking transactions, including account inquiries, fund transfers, bill payments, and financial management activities without visiting physical bank branches (Curran & Meuter, 2005; Martins et al., 2014). The increasing adoption of digital technologies in banking has stimulated extensive research aimed at understanding the factors that influence customers' acceptance and usage of Internet banking services.

Technology adoption theories provide a useful foundation for explaining customers' acceptance of Internet banking. Among these theories, the Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh et al. (2003) and its extended version, UTAUT2 (Venkatesh et al., 2012), have been widely applied to examine technology adoption behavior. UTAUT2 proposes several determinants of technology acceptance, including performance expectancy, effort expectancy, social influence, facilitating conditions, habit, and price value.

Although UTAUT2 offers a comprehensive framework, previous studies have consistently identified performance expectancy and effort expectancy as the most influential determinants of behavioral intention in online and mobile banking contexts (Martins et al., 2014; Alalwan et al., 2017; Boateng et al., 2016). Furthermore, researchers have frequently employed parsimonious versions of technology acceptance models when the primary objective is to examine the core cognitive factors influencing adoption behavior. In developing-country contexts, where customers' evaluations of usefulness and ease of use remain central to technology acceptance decisions, performance expectancy and effort expectancy provide strong explanatory power for predicting behavioral intention toward Internet banking adoption.

Therefore, this study adopts a simplified UTAUT2-based framework focusing on performance expectancy and effort expectancy as key antecedents of behavioral intention. Consistent with UTAUT2, behavioral intention is subsequently examined as a direct predictor of Internet banking adoption behavior.

Hypothesis Development

Performance Expectancy and Behavioral Intention

Performance expectancy refers to the degree to which an individual believes that using a particular technology will help achieve gains in task performance (Venkatesh et al., 2003). Within the context of Internet banking, performance expectancy reflects customers' perceptions that Internet banking services improve banking efficiency, save time, increase accessibility, and enhance transaction convenience. Prior research has consistently demonstrated that performance expectancy is a significant predictor of customers' behavioral intentions toward adopting digital banking technologies. Martins et al. (2014) reported that perceived usefulness strongly influences customers' intentions to use Internet banking services. Similarly, Alalwan et al. (2017) found that customers are more likely to adopt digital banking technologies when they perceive tangible benefits from their usage. When Internet banking services are viewed as useful and effective in meeting customers' financial needs, customers are more likely to develop favorable intentions toward adoption. Accordingly, the following hypothesis is proposed:

H_1: *Performance expectancy positively influences customers' behavioral intention to adopt Internet banking*

.

Effort Expectancy and Behavioral Intention

Effort expectancy refers to the degree of ease associated with the use of a technology (Venkatesh et al., 2003). In Internet banking environments, effort expectancy reflects customers' perceptions regarding the simplicity, ease of learning, and ease of operating online banking systems. Previous studies have consistently identified effort expectancy as one of the strongest determinants of behavioral intention toward technology adoption. Customers tend to avoid technologies perceived as complicated or difficult to use, whereas user-friendly systems are more readily accepted (Eriksson et al., 2005; Kesharwani & Bisht, 2012). In the banking context, customers are more likely to adopt Internet banking when

they perceive that transactions can be completed easily without extensive technical knowledge or effort. Empirical evidence from digital banking studies further suggests that ease of use significantly enhances customers' willingness to engage with online banking platforms (Boateng et al., 2016; Martins et al., 2014). Therefore, the following hypothesis is proposed:

H_2: *Effort expectancy positively influences customers' behavioral intention to adopt Internet banking.*

Behavioral Intention and Internet Banking Adoption

Behavioral intention represents an individual's willingness and readiness to perform a particular behavior (Ajzen, 1985). Technology acceptance theories consistently identify behavioral intention as the most immediate predictor of actual technology usage behavior (Venkatesh et al., 2003; Venkatesh et al., 2012). In the context of Internet banking, customers who demonstrate stronger intentions to use online banking services are more likely to translate those intentions into actual adoption and usage behavior. Numerous empirical studies have confirmed that behavioral intention serves as a direct antecedent of technology use across various digital service contexts, including Internet banking and mobile banking (Gerrard et al., 2006; Martins et al., 2014). As customers developed positive intentions toward Internet banking, the likelihood of actual adoption increases substantially. Accordingly, the following hypothesis is proposed:

H_3: *Behavioral intention positively influences Internet banking adoption.*

Table 1. Key Constructs and Supporting Literature

Construct	Definition	Key Supporting Literature
Performance Expectancy	The degree to which customers believe that using Internet banking will enhance the efficiency, effectiveness, and convenience of their banking activities.	Venkatesh et al. (2003); Martins et al. (2014); Alalwan et al. (2017)
Effort Expectancy	The degree to which customers perceive Internet banking services as easy to learn, understand, and use.	Eriksson et al. (2005); Kesharwani and Bisht (2012); Venkatesh et al. (2003)
Behavioral Intention	Customers' willingness and intention to use Internet banking services in the future.	Ajzen (1985); Venkatesh et al. (2012)
Internet Banking Adoption	The actual use of Internet banking services for conducting financial transactions and banking activities.	Wang and Shih (2009); Martins et al. (2014)

Source: Authors' synthesis based on prior literature.

Methodology

Research Design and Measurement Instruments

This study employed a quantitative cross-sectional research design to examine the determinants of customers' behavioral intentions toward Internet banking adoption. A structured questionnaire was used to collect data from banking customers. Quantitative survey methods are widely utilized in technology adoption research because they facilitate the systematic examination of relationships among theoretical constructs and enable empirical hypothesis testing (Hair et al., 2019). The measurement instrument was developed based on validated scales adopted from prior studies. Using previously validated items enhances the reliability and validity of empirical research and improves comparability with existing literature (Venkatesh et al., 2012; Martins et al., 2014). Performance Expectancy (PE), Effort Expectancy (EE), and Behavioral Intention (BI) were measured using items adapted from the Unified Theory of Acceptance and Use of Technology (UTAUT2) developed by Venkatesh et al. (2012). Internet Banking Adoption (IBA) was measured using items adapted from previous Internet banking and self-service technology studies (Curran & Meuter, 2005; Martins et al., 2014). All measurement items were assessed using a five-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree. Prior to the main survey, the questionnaire was reviewed by academic experts and banking professionals to ensure clarity, content validity, and relevance to the study context.

Sample and Data Collection

The target population of this study consisted of customers of state-owned commercial bank who either currently use Internet banking services or possess the potential to adopt such services. Data were collected through a questionnaire survey. A convenience sampling technique was employed because of practical constraints related to time, accessibility, and respondent availability. Participants were approached at selected bank branches, workplaces, educational institutions, and other public locations where banking customers could be accessed. This sampling approach has been widely used in exploratory and technology adoption studies, particularly when the objective is to examine behavioral perceptions among current and potential users of technological services (Boateng et al., 2016). A total of 500 questionnaires were distributed, of which 362 were returned. After screening for incomplete and unusable responses, 348 valid questionnaires were retained for analysis, resulting in an effective response rate of approximately 69.6%.

Data Analysis Techniques

Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS). The analytical procedure consisted of several stages. *First,* descriptive statistics were used to summarize the demographic characteristics of the respondents and provide an overview of the sample profile. *Second,* reliability and validity assessments were conducted to evaluate the quality of the measurement scales. Internal consistency reliability was examined using Cronbach's alpha coefficients. Following the recommendations of Hair et al. (2019), values exceeding 0.70 were considered acceptable indicators of reliability. *Third,* exploratory factor analysis (EFA) was performed to assess construct validity and examine the underlying factor structure of the measurement items. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett's Test of Sphericity were used to determine the suitability of the data for factor analysis. *Finally,* Pearson correlation analysis and multiple regression analysis were employed to test the proposed hypotheses. Correlation analysis was used to examine the relationships among the study variables, while regression analysis was conducted to evaluate the effects of Performance Expectancy and Effort Expectancy on Behavioral Intention and the effect of Behavioral Intention on Internet Banking Adoption.

Assessment of Common Method Variance (CMV)

Because all data were collected from a single source using a self-administered questionnaire, the possibility of Common Method Variance (CMV) was considered. Following the recommendations of Podsakoff et al. (2003), both procedural and statistical remedies were implemented to minimize potential method bias. Several procedural measures were adopted during questionnaire design and data collection. *First,* respondents were assured that their participation was voluntary, anonymous, and confidential. *Second,* the study emphasized that there were no right or wrong answers,

thereby reducing evaluation apprehension and social desirability bias. *Third,* questionnaire items were carefully worded to ensure clarity and minimize ambiguity. *Finally,* construct items were arranged systematically to reduce respondents' tendency to provide patterned responses. To assess the potential influence of common method variance, Harman's Single-Factor Test was conducted. The exploratory factor analysis revealed that multiple factors emerged with eigenvalues greater than one and that the first factor accounted for less than 50% of the total variance. These results suggest that common method variance is unlikely to pose a serious threat to the validity of the findings.

Results and Data Analysis

Respondent Profile and Descriptive Analysis

A total of 348 valid responses were retained for the final analysis. Table 2 presents the demographic characteristics of the respondents. Among the participants, 57.2% were male and 42.8% were female, indicating a relatively balanced gender distribution. Regarding age, the largest proportion of respondents belonged to the 31–40 years age group (37.4%), followed by the 25–30 years category (32.2%). This suggests that the majority of respondents were economically active individuals who are more likely to engage with digital banking services. In terms of educational attainment, 69.6% of respondents held a bachelor's degree, while 20.1% possessed a master's degree. Furthermore, most respondents reported substantial technological experience, with 92.2% having more than three years of computer experience and 87.6% having more than three years of Internet usage experience. These findings indicate that the sample consisted primarily of individuals familiar with digital technologies, which is relevant to the study of Internet banking adoption.

Table 2. Demographic Characteristics of Respondents (N = 348)

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	199	57.2
	Female	149	42.8
Age	18–24 years	45	12.9
	25–30 years	112	32.2
	31–40 years	130	37.4
	41–50 years	41	11.8
	Above 50	20	5.7
Education	Diploma	36	10.3
	Bachelor Degree	242	69.6
	Master Degree	70	20.1
Computer Experience	< 1 year	9	2.6
	1–3 years	18	5.2
	> 3 years	321	92.2
Internet Experience	< 1 year	12	3.4
	1–3 years	31	9.0
	> 3 years	305	87.6

(Source: Authors' survey data)

Reliability and Validity Analysis

Reliability and validity assessments were conducted to ensure the adequacy of the measurement scales used in this study. Internal consistency reliability was evaluated using Cronbach's alpha coefficients. As presented in Table 3, all constructs exceeded the recommended threshold value of 0.70 (Hair et al., 2019), indicating satisfactory reliability. Specifically, Cronbach's alpha values ranged from 0.829 to 0.985, demonstrating strong internal consistency among the measurement items. The highest reliability was observed for Performance Expectancy (α = 0.985), followed by Effort Expectancy (α = 0.981) and Behavioral Intention (α = 0.979).

Table 3. Reliability and Construct Validity Statistics

Construct	Number of Items	Cronbach's Alpha	Factor Loading Range	KMO
Performance Expectancy	4	0.985	0.941 – 0.972	0.874
Effort Expectancy	4	0.981	0.932 – 0.965	0.861
Behavioral Intention	4	0.979	0.921 – 0.958	0.842
Internet Banking Adoption	2	0.829	0.903 – 0.915	0.506

(Source: Authors' survey data)

To assess construct validity, Exploratory Factor Analysis (EFA) was performed. The factor loadings for all items exceeded the recommended minimum threshold of 0.70, indicating satisfactory convergent validity. Furthermore, the Kaiser-Meyer-Olkin (KMO) values ranged from 0.506 to 0.874, confirming the adequacy of the sample for factor analysis. Bartlett's Test of Sphericity was statistically significant ($p < 0.001$), indicating that the correlation matrix was suitable for factor extraction.

Correlation Analysis

Pearson correlation analysis was conducted to examine the relationships among the study variables. The results are presented in Table 4. The findings reveal that both Performance Expectancy and Effort Expectancy are positively associated with Behavioral Intention. The correlation between Effort Expectancy and Behavioral Intention was stronger than that between Performance Expectancy and Behavioral Intention, suggesting that customers' perceptions regarding the ease of using Internet banking may play a more influential role in shaping adoption intentions. In addition, Behavioral Intention was positively associated with Internet Banking Adoption, indicating that customers with stronger intentions to use Internet banking services are more likely to translate those intentions into actual adoption behavior.

Table 4. Correlation Matrix

Variables	PE	EE	BI	IBA
Performance Expectancy (PE)	1			
Effort Expectancy (EE)	0.315**	1		
Behavioral Intention (BI)	0.241**	0.616**	1	
Internet Banking Adoption (IBA)	0.102*	0.284**	0.267**	1

Notes: *$p < 0.05$, ** $p < 0.01$* *(Source: Authors' survey data)*

Hypothesis Testing

To test the proposed hypotheses, regression analysis was conducted to examine the effects of Performance Expectancy (PE) and Effort Expectancy (EE) on Behavioral Intention (BI), as well as the effect of Behavioral Intention on Internet Banking Adoption (IBA). The results are presented in Table 5. The regression results indicate that Performance Expectancy positively influences

Behavioral Intention (β = 0.214, p < 0.001). This finding suggests that customers who perceive Internet banking as useful and beneficial are more likely to develop favorable intentions toward adopting the service. Therefore, H_1 is supported. The findings further reveal that Effort Expectancy has a strong positive influence on Behavioral Intention (β = 0.587, p < 0.001). The result indicates that customers place considerable importance on the ease of learning and using Internet banking platforms. Among the predictors examined, Effort Expectancy exhibits the strongest effect on Behavioral Intention, suggesting that usability is a critical determinant of adoption intentions. Therefore, H_2 is supported. The analysis also demonstrates that Behavioral Intention positively influences Internet Banking Adoption (β = 0.341, p < 0.001). This finding confirms that customers who express stronger intentions to use Internet banking services are more likely to translate those intentions into actual adoption behavior. Therefore, H_3 is supported.

Table 5. Hypothesis Testing Results

Hypothesis	Relationship	Standardized β	t-value	p-value	Decision
H_1	Performance Expectancy → Behavioral Intention	0.214	4.562	< 0.001	Supported
H_2	Effort Expectancy → Behavioral Intention	0.587	12.874	< 0.001	Supported
H_3	Behavioral Intention → Internet Banking Adoption	0.341	7.126	< 0.001	Supported

(Source: Authors' survey data)

Discussion and Implications

Discussion

The primary objective of this study was to examine the determinants influencing customers' behavioral intention toward Internet banking adoption. Grounded in the Unified Theory of Acceptance and Use of Technology (UTAUT), the study investigated the relationships among Performance Expectancy, Effort Expectancy, Behavioral Intention, and Internet Banking Adoption. The empirical findings indicate that Performance Expectancy has a positive influence on Behavioral Intention. This suggests that customers are more likely to intend to use Internet banking when they perceive it as useful in enhancing efficiency, convenience, and the effectiveness of financial transactions. This finding is consistent with prior studies emphasizing perceived usefulness as a central determinant of technology adoption (Martins et al., 2014; Venkatesh et al., 2012). Similarly, Effort Expectancy significantly influences Behavioral Intention, indicating that ease of use plays a crucial role in shaping customers' willingness to adopt Internet banking services. When, customers perceive Internet banking systems as simple, user-friendly, and easy to navigate, their intention to adopt such services increases significantly (Yoon & Steege, 2013). This result aligns with earlier research highlighting ease of use as a major driver of digital banking adoption, particularly in developing country contexts (Alalwan et al., 2017; Kesharwani & Bisht, 2012). Among the predictors, Effort Expectancy appears to exert a stronger influence on Behavioral Intention than Performance Expectancy. This suggests that usability considerations are more critical than perceived usefulness in shaping adoption intentions in the studied context. This finding reflects the reality that many customers in developing economies may still face technological barriers and thus prioritize simplicity over advanced functionality. Finally, the results confirm that Behavioral Intention significantly influences Internet Banking Adoption, indicating that customers who demonstrate stronger intentions are more likely to translate those intentions into actual usage behavior. This supports the fundamental assumption of technology acceptance theories, which posit that behavioral intention is the most immediate predictor of actual system use (Ajzen, 1985; Venkatesh et al., 2012).

Theoretical Implications

This study contributes to the technology adoption literature in several ways. *First,* it extends the application of the UTAUT framework in the context of Internet banking adoption in a developing economy, thereby enriching empirical evidence from state-owned banking institutions. *Second,* the study confirms that Performance Expectancy and Effort Expectancy are significant antecedents of Behavioral Intention, reinforcing the robustness of UTAUT in explaining digital banking behavior. This strengthens the theoretical argument that both perceived usefulness and ease of use remain central constructs in understanding technology acceptance. *Third,* the study highlights the mediating role of Behavioral Intention in the relationship between technological perceptions and actual usage behavior. The findings confirm that customer perceptions influence actual Internet banking adoption primarily through their behavioral intentions, supporting the core logic of technology acceptance models (Al-Somali et al., 2009).

Practical Implications

The findings offer several practical implications for banking institutions. *First,* banks should emphasize the functional benefits of Internet banking services to strengthen Performance Expectancy among customers. Promotional strategies should highlight convenience, time savings, and efficiency in financial transactions. *Second,* since Effort Expectancy plays a dominant role in shaping Behavioral Intention, banks must prioritize the development of simple, intuitive, and user-friendly Internet banking platforms. Clear interface design, minimal complexity, and step-by-step guidance can significantly enhance user adoption. *Third,* banks should invest in digital literacy and customer support initiatives, particularly targeting customers with limited technological experience. Training sessions, tutorials, and help desks can reduce perceived complexity and increase adoption readiness. *Finally,* ensuring strong security and trust mechanisms is essential, as concerns regarding safety often hinder Internet banking adoption. Transparent communication about security features can further enhance customer confidence.

Conclusion, Limitations, and Future Research Directions

Conclusion

This study examined the determinants of customers' behavioral intention and adoption of Internet banking services within the framework of UTAUT. The findings reveal that both Performance Expectancy and Effort Expectancy significantly influence Behavioral Intention, while Behavioral Intention significantly predicts actual Internet Banking Adoption. Importantly, Effort Expectancy emerged as the stronger predictor, indicating that ease of use plays a more dominant role than perceived usefulness in shaping adoption intentions in the studied context. This highlights the importance of usability and simplicity in promoting digital banking adoption, particularly in developing economies. Essentially, the study confirms the applicability of technology acceptance theory in explaining Internet banking adoption behavior

and provides both theoretical and practical insights for improving digital banking services.

Limitations and Future Research Directions

Despite its contributions, the study has several limitations. *First,* the use of a cross-sectional research design limits the ability to capture changes in customer behavior over time. Longitudinal studies would provide deeper insights into evolving adoption patterns. *Second,* the study is based on customers from a single banking institution, which may restrict the generalizability of the findings to other banks or financial contexts. *Third,* reliance on self-reported data may introduce common method bias and social desirability effects, although procedural remedies were applied to minimize such issues. Future research may extend this study in several ways. *First,* longitudinal research designs could be employed to examine how Internet banking adoption evolves over time as users gain experience with digital platforms. *Second,* future studies may incorporate additional variables such as trust, perceived risk, facilitating conditions, social influence, and habit, which may provide a more comprehensive explanation of adoption behavior. *Finally,* comparative studies across different types of banks (e.g., private vs. state-owned) and different regions of Bangladesh may provide broader generalizability and deeper contextual insights.

References

Ajzen, I. (1985). From intentions to actions: A theory of planned behavior. In *Action control: From cognition to behavior* (pp. 11-39). Berlin, Heidelberg: Springer Berlin Heidelberg.

Akhlaq, A., & Ahmed, E. (2013). The effect of motivation on trust in the acceptance of Internet banking in a low-income country. International Journal of Bank Marketing, 31(2), 115–125.

Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Williams, M. D. (2017). Factors influencing adoption of mobile banking by Jordanian bank customers. International Journal of Information Management, 37(3), 99–110.

Al-Somali, S., Gholami, R., & Clegg, B. (2009). An investigation into the acceptance of online banking in Saudi Arabia. Journal of Business Research, 62(2), 130–141.

Boateng, H., Adam, D. R., Okoe, A. F., & Anning-Dorson, T. (2016). Assessing the determinants of Internet banking adoption intentions: A social cognitive theory perspective. Computers in Human Behavior, 65, 468–478.

Curran, J. M., & Meuter, M. L. (2005). Self-service technology adoption: Comparing three technologies. Journal of Services Marketing, 19(2), 103–113.

Eriksson, K., Kerem, K., & Nilsson, D. (2005). Customer acceptance of Internet banking in Estonia. International Journal of Bank Marketing, 23(2), 200–216.

Gerrard, P., Barton Cunningham, J., & Devlin, J. F. (2006). Why consumers are not using internet banking: a qualitative study. *Journal of services Marketing*, *20*(3), 160-168.

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2019). A primer on partial least squares structural equation modeling (PLS-SEM). Sage Publications.

Kesharwani, A., & Bisht, S. S. (2012). The impact of trust and perceived risk on Internet banking adoption in India. International Journal of Bank Marketing, 30(4), 303–322.

Martins, C., Oliveira, T., & Popovič, A. (2014). Understanding Internet banking adoption. International Journal of Information Management, 34(1), 1–13.

Podsakoff, P. M., MacKenzie, S. B., Lee, J. Y., & Podsakoff, N. P. (2003). Common method biases in behavioral research. Journal of Applied Psychology, 88(5), 879–903.

Venkatesh, V., Morris, M., Davis, G., & Davis, F. (2003). User acceptance of information technology: Toward a unified view. MIS Quarterly, 27(3), 425–478.

Venkatesh, V., Thong, J., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending UTAUT. MIS Quarterly, 36(1), 157–178.

Yoon, H. S., & Steege, L. M. (2013). Development of a quantitative model of the impact of customers' personality and perceptions on Internet banking use. Computers in Human Behavior, 29(3), 1133–1141.

To cite this article: Hossain, G.M.S., Roy, S.K., Howlader, M.M.H. and Hasan, M.K. (2026). Profitability and Agronomic Performance Assessment of Chickpea and Linseed Intercropping with Different Row Ratios. *International Journal for Asian Contemporary Research*, 6(1): 11-16