

**ANALYSIS OF CONSUMER ATTITUDES ON USE OF INTERNET BANKING
SERVICES IN KENYA**

BY

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DECLARATION

I declare that this project report is my original work and has not previously been presented for a degree in any other University.

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Declaration by the Supervisor

This project has been submitted for examination with my approval as the University supervisor

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DEDICATION

I dedicate this work to my Mum, Grace Onyango, Sister Rosemary Onyango and my son Miguel Blessing.

ABSTRACT

Technology use especially Internet banking has become a vital issue in the business world today. The need for convenient ways of accessing financial resources beyond the conventional norms has seen the recurrent expansion and modernization of banking patterns. Although there is a significant growth of Internet users in Kenya, Internet banking services have not been widely used by bank customers in Kisumu City. According to Kenya National Bureau of statistics report of 2015, Kenya's Internet penetration stood at 54.8% of the population. The number of transactions carried out through Internet banking still remains low and stands at 19%. This may be due to negative customer's attitudes or lack of trust towards the services. Some customers feel that Internet banking services could make them lose their money through fraud done online. The main purpose of this study is to analyze Consumers attitudes on use of Internet banking services in Kenya. Specific objectives are; establish the extent of use of Internet banking services by consumers; determine consumer's attitudes towards Internet banking; determine the effect of consumer attitudes on use of Internet banking services. The study adopts TAM model, descriptive survey design and convenience sampling. Inferential statistics was used to establish the nature and magnitude of the relationships between the variables and to test the hypothesized relationships. A sample of 384 bank customers is arrived at using Corbetta formula for a sample size of finite population at 95% level of confidence and a margin error of 5% which is acceptable in social science. A pilot study was carried out for pretesting of research instruments. The Cronbach's alpha coefficient () was used to test for reliability while Content validity was determined by first discussing the items in the instrument with the Supervisors, other lecturers, colleague, students and a research expert. Questionnaires were used to obtain primary data from the field while secondary data was sourced from relevant reviewed literature. Regression analysis and Pearson correlation were used to establish strengths and direction of the relationship between consumer attitude and use of Internet banking. Study findings; Pearson Product moment correlation indicated a moderate positive significant correlation between consumer attitude and Internet banking ($r=.657$, $p=.000$). Which when squared, yielded an R square value of 0.432. This means that consumer attitude explained 43.2% change in Internet banking ($R\ square=.432$) causing H_0 to be rejected. There was a moderate application level on extent of use of internet banking by a mean of 3.09. Regression analysis shows that consumer attitude uniquely contributed to Internet banking ($=.657$, $p=.000$) using standardized coefficients. This implies that consumer attitude is positively associated with Internet banking and contributes to the use of Internet banking. These results of the analysis have wider implications for banks in Kisumu city in their efforts to attract new customers to use Internet banking services and to increase the frequency of use among current users. Study recommends that banking sectors carry out appropriate awareness among their customers on the importance of using Internet banking in all types of services offered. Study may be significant in adding value to existing knowledge in consumer behavior and the government.

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LIST OF ABBREVIATION AND ACRONYMS

TAM	Technology Acceptance Model
KCB	Kenya Commercial Bank
ABC	Africa Banking Corporation
PEOU	Perceived ease of usefulness
PE	Perceived Enjoyment
PU	Perceived Usefulness
SPSS	Statistical package of social sciences
SD	Standard Deviation

OPERATIONAL DEFINATIONOF TERMS

Missing Values- These are randomly missing data on certain particular items within the constructs found in the questionnaire.

Consumer Attitudes - They are a feeling, belief and a way of behaving that people develop about objects, events and issues over lifetime through learning and interacting with the environment.

Perceived Usefulness -The degree to which a person believes that using a particular system would enhance his or her job performance

Perceived Ease of use -Defined as the individual's perception that using the new technology will be free of effort

Internet Banking- A Banking channel allows customers to conduct all traditional banking services, such as making online bill payments, balance enquiry and fund transfer to other accounts without visiting their bank branch.

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CHAPTER ONE: INTRODUCTION

1.1 Background of the study

Consumer attitudes are critical determinants of consumer behavior. Whenever consumers are asked whether they like or dislike a product or a service, they are being asked to express their attitude. To get at the heart of what is driving their behavior; research in attitude has been frequently undertaken to determine whether consumers will accept a proposed new product idea (Schiffman & Kanuk, 2007). However there are several factors determining consumer's attitude towards internet banking includes a person's demographic, motivation and individual acceptance of new technology. With regard to demographics factor, Howcroft et al. (2002) reveals that younger consumers value the convenience or time saving potential of online banking more than older consumers.

According to Wright (2006), attitude is a feeling, belief and a way of behaving that people develop about objects, events and issues over lifetime through learning and interacting with the environment. Consumers may form, or have existing attitudes reinforced, before, during or after a purchase. Fishbein and Ajzen (2002) on the other hand defines attitude as individuals positive or negative feeling about performing the There are various characteristics of attitude and they include, Attitude is a learned predisposition. It can possess a motivational quality that might propel a consumer towards or away from a particular behavior. Attitudes occur within a situation. By situation, we mean events or circumstances that a particular point in time influences the relationship between an attitude and behavior. A specific situation can cause consumers to behave in ways seemingly inconsistent with their attitudes. Kincaid, 2003). Attitudes is also a learned predisposition. It can possess a motivational quality that might propel a consumer towards or away from a particular behavior. This means attitudes are formed as a result of direct experience with product, word of mouth, information acquired from others, exposure to mass advertising, the internet and various forms of direct marketing. It is important to remember that attitude results from behavior (Schiffman & Kanuk, 2007).

A recent commercial phenomenon has been the growth in the use of the internet in all business activities, particularly for financial services industries. Internet technologies have essentially changed the way in which banks provide their services and customers

conduct their banking needs. One of these technologies, which has increasingly become a favored distribution channel by service providers and customers alike, is internet banking services (Hague, 2009). Internet banking is defined as 'the use of the internet as a remote delivery channel for banking services and internet banking is defined as a bank that offers (web-based) transactional services' (Gopalakrishnan et al., 2003).

The Internet on the other hand is a network of computers that offer access to people and information whereas internet banking refers to the use of internet as a delivery channel for banking services, Internet banking as a banking channel allows customers to conduct all traditional banking services, such as making online bill payments, balance enquiry and fund transfer to other accounts without visiting their bank branch. On a global perspective, banks have adopted the use of internet banking and Kenya is not an exception. Some of the reasons are to improve profitability and overall efficiency of their business, save customers time and minimize banking fees and enable customers to transact within Kenya or overseas. To make internet banking successful commercial need to allocate substantial resources to build infrastructures to support a more reliable and quicker transfer of information to reach their customers (AC Nielsen Consult, 2002).banks cannot achieve the benefits of internet banking unless customers accept and fully utilize its associated capabilities. Al-Gahtani& King (1999) state there will be little return from technological developments if customers fail to adopt and fully utilize its capabilities.

Technology use , especially internet banking has become a vital issue in the business world today. Understanding customers' requirements and meeting their demands and expectations regarding internet banking has become a challenge for banks. Lockett&Littler (1997) recommend that banks must survey customers' requirements on a regular basis in order to understand the factors that can influence their intention to accept and fully utilize internet banking services. Such understanding will help banks to build appropriate websites and strategies in order to encourage their customers to adopt and fully utilize the internet banking

channel. In Kenya internet banking is new industry and consumer acceptance and use of internet banking is small (Karin, 2002) there is limited understanding of this concept hence the study strives to address the scarcity of knowledge and understanding in this area.

1.2 Statement of Research Problem

Although there is a significant growth of internet users in Kenya, Internet banking services have not been widely used by bank customers in Kisumu City. The number of transaction carried out in online banking remains low which could be "wait and see" attitude by consumers as they are neither convinced of usefulness of Internet banking services nor can they see its benefits. This may be due to negative customer's attitudes or lack of trust towards the services. Customers have complains that reversing a transaction or even stopping a payment after discovering a mistake, may not be possible. Internet banking services is also associated with e-bank fraud where only a username and password stand between your money and a fraudster. Some customers feel that Internet banking services could make them lose their money. Hence, there are still a large group of customers who refuse to use this service. Kenyan banks have not fully understood what motivates the customers to use Internet banking services, and hence have not been able to take actions to increase the use of such services which has greatly impacted on their level of profitability despite the huge budgets prepared for this kind of activity. Customers still depend on traditional channels to carry out their banking operations. Thus, cost associated with the adoption of Internet banking is higher than the expected revenues.

1.3 Research Objectives

The main objective of this study is to determine consumer attitudes towards internet banking services in Kisumu town.⁹⁸

Specific objectives are;

- i. To establish the extent of use of Internet banking services by consumers.
- ii. To determine consumers attitudes towards Internet banking
- iii. To investigate the effect of consumer attitudes on use of Internet banking.

1.4 Research Questions/Hypothesis

For objective (i) and (ii) the following research questions will be answered.

- i. What is the extent of use for Internet banking services by consumers?
- ii. What are the consumer's attitudes towards Internet banking?

For objective (iii) the following hypothesis was tested

Ho: Consumer attitude has no effect on use of Internet Banking

1.5 Scope and Limitation of the Study

This research is limited to the study of two concepts namely consumer attitudes and Internet banking as depicted in the conceptual framework figure 1.1 section 1.7 .This study is restricted to 3 major banks in Kisumu town namely Equity bank, KCB Family Bank due to time and budget constraints and also the population is homogeneous. Throughout this study the consumers will be assume to be rational in their decision making process and that they can effectively evaluate the Internet banking practices of the banks in question. The term limitation as used in this context of research proposal refers to limiting conditions or restrictive weakness (Mutua, 2006) Most of the data will be collected using a likert scale.

1.6 Justification of the study

The study helps bank executives to view Internet banking as well as understanding customer's attitudes as strategic tools that can offer a competitive edge over the competition. It helps commercial banks in creating an awareness campaign through workshop and seminar on the importance and business value of Internet banking in financial institutions. As for the Government agencies and policy makers they can use the results to formulate positive national policies based on a framework that is relevant and sensitive to customers in the banking industry.

For the academic fraternity this research adds knowledge to the field of marketing management with an inclination to the banking industry where minimal research has been carried out on

customer attitude. To the practitioners understanding of customer attitude is important for developing appropriate strategies which can help in increasing market share.

1.7 Conceptual Framework

The conceptual framework will be used to examine the factors influencing banks customers' attitudes and use of Internet banking services. The framework had consumer attitudes as an independent variable and use of Internet banking as a dependent variable.

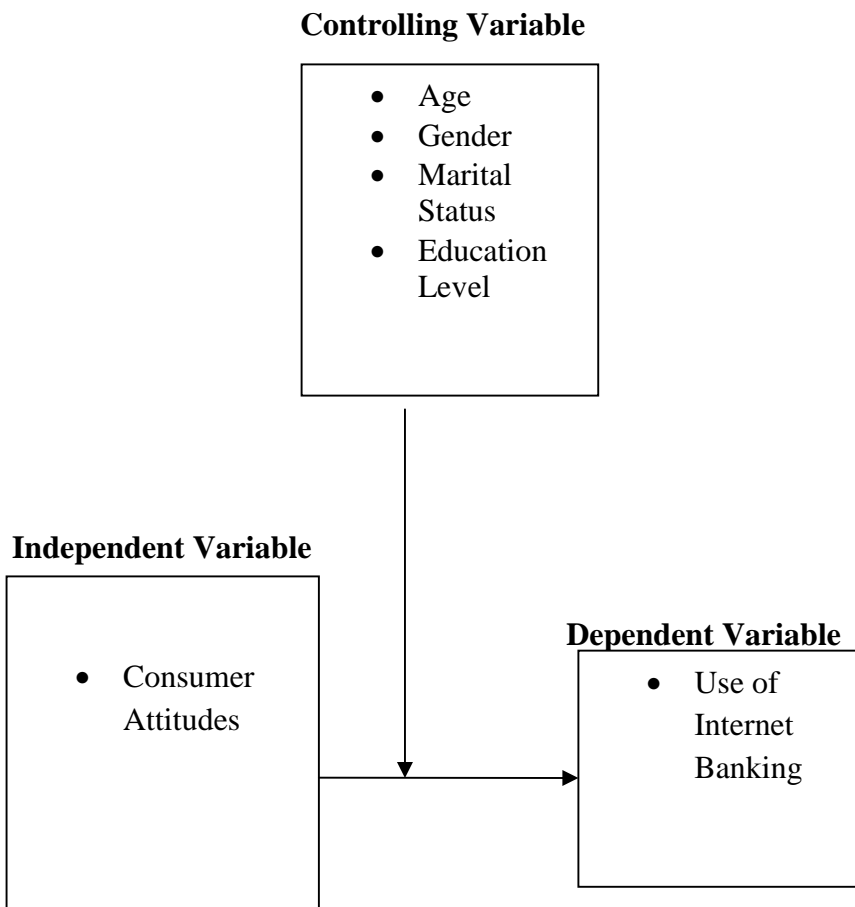


Figure 1.1 Consumer attitudes on use of Internet Banking services

Source Adapted from Davis et al (2009)

CHAPTER 2: LITERATURE REVIEW

2.1 Theoretical literature Review

This study takes the adoption approach of TAM. *Adoption* researchers typically describe and explain the acceptance decision of individual users applying different social theories of decision-making. The Technology Acceptance Model (TAM) originally proposed by Davis (1989). Proposed two measurable variables for technology acceptance, i.e. perceived usefulness and perceived ease of use. Perceived usefulness explains the user's perception to the extent that the system will improve the user's workplace performance; perceived ease of use explains the user's perception of the amount of effort required to utilize the system or the extent to which a user believes that using a particular system will be effortless (Davis et al., 1989). Since its introduction by Davis et al. (1989), TAM has been widely employed by researchers to explain user acceptance of technology (Bahmanziari, Pearson & Crosby, 2003; Palou, 2003). TAM has been tested in many studies (Davis, 1989; Taylor and Todd, 1995), and it has been found that TAM's ability to explain attitude toward using an information system is better than other model's (TRA and TPB) (Mathieson, 1991). These studies have found that TAM consistently explains a significant amount of the variance (typically around 40 percent) in usage intentions and behavior. The use of an information system has been understood in many studies as the user acceptance of the information system in question (Davis et al., 1989). In other words the use of information system acts as an indicator for information system's acceptance. Since TAM is built on the framework of perceived usefulness and perceived ease of use, it overlooks other issues such as risk and cost that may

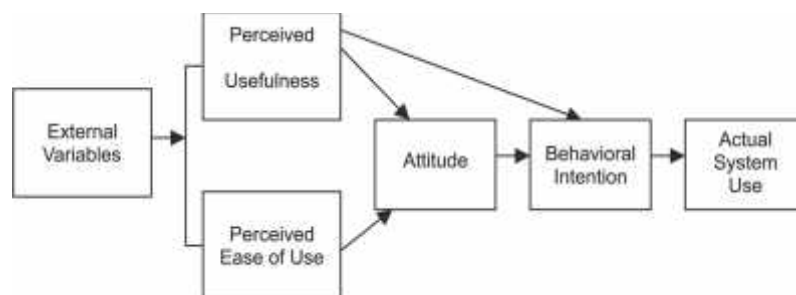


Figure 2.1: Technology Acceptance Model Source Davis et al (2009)

2.1.1 Demographic Factor

It has been widely recognized that demographic factors have a great impact on consumer attitudes and behavior regarding online banking (Sathye, 1999; Karjaluoto et al., 2002). Researcher analysis if there is any significant difference between age, gender and income and towards Internet Banking Intention.

2.1.2 Perceived usefulness

TAM states that PU is a significant factor-affecting acceptance of an information system (Davis et al., 1989). Davis defined PU as "the degree to which a person believes that using a particular system would enhance his or her job performance" (Davis, 1989).

2.1.3 Perceived Ease of Use

According to TAM PEOU is a major factor that affects acceptance of information system (Davis et al., 1989). PEOU is defined as "the degree to which a person believes that using a particular system would be free of effort" (Davis, 1989). Hence an application perceived to be easier to use than another is more likely to be accepted by users. Ease of use is defined as the individual's perception that using the new technology will be free of effort (Davis, 1989, 1993).

2.1.4 Perceived enjoyment

Enjoyment refers to the extent to which the activity of using a computer is perceived to be enjoyable in its own right (Davis et al., 1992). This is contrasting to the PU, which can be seen as an extrinsic motivation whereas perceived enjoyment (PE) as an intrinsic motivation to use information systems. A number of studies on PE (Davis et al., 1992; Igbaria et al., 1995; Teo et al., 1999) have noticed that PE significantly affects intentions to use computers. Igbaria et al (1995) found that PE correlates positively with time of use but not with frequency of use.

2.2 EMPIRICAL LITERATURE REVIEW

2.2.1 Extent of use of Internet Banking

Malhotra and Singh (2010) conducted an exploratory study and made effort to present the current status of Internet banking in India and the extent of Internet banking services offered by Internet banks. In addition, the study sought to examine the factors affecting the extent of Internet banking services. The results revealed that the private and foreign Internet banks have performed well in offering a wider range and more advanced services of Internet banking in comparison with public sector banks. He also highlighted the determinants affecting the extent of Internet banking services are size of the bank, experience of the bank in offering Internet banking, financing pattern and ownership of the bank are found to be significant.

Broderick's and Vachirapornpuk's (2009) study proposes and tests a service quality model of Internet banking. Their research uses participant observation and narrative analysis of a UK Internet banking website community to explore how internet banking customers perceive and interpret the elements of the model. Findings of the study show that the level and nature of customer's participation had the greatest impact on the quality of the service experience and issues such as customers' zone of tolerance, the degree of role understanding by customers and emotional response potentially determined, expected and perceived service quality. Although research into the adoption and use of online banking services has grown in many parts of the world, the centre of attention has been largely on determinants of online banking adoption, not on users' satisfaction with use.

The emergence of self-service banking technology and customers' perceptions of Internet banking self-service within the Irish financial services sector was investigated by Loonam and O'Loughlin (2008). This qualitative study of the Irish retail banking sector explored consumers' e-banking interactions and experiences in addition to assessing the dimensions critical to e-banking service quality. Many traditional service quality attributes were found to be redundant in the study and instead e-dimensions such as web usability, trust, access and information quality service recovery and flexibility emerged as important to e-banking service provision.

Another study was conducted by Hasim & Salman (2005), to determine the factors that affect sustainability of Internet usage by Malay youth in Kota Bharu, a rural town in the north east of peninsular Malaysia. The researchers study and concluded that there is sustainability of Internet usage among Malay youth. As far as factors that have positive effects on sustainability of Internet usage is concerned, the results of the study showed that interpersonal and social network and perceived and realized benefits have significant positive effects on sustainability of Internet usage by Malay youth. The results also showed that issues relating to security concerns and interruptions have significant negative effect on the sustainability of Internet usage by Malay youth.

Guriting (2003) examines the factors that determine intention to use online banking in Malaysia Borneo. In his study, the perceived ease of use and perceived usefulness factors are considered to be fundamental in determining the acceptance and use of various information technologies. However, these beliefs may not fully clarify behavioral intention towards newly emerging technologies, such as online banking. The results of the study indicate that perceived usefulness and perceived ease of use are strong determinants of behavioral intention to adopt online banking. There is also an indirect effect of computer self-efficacy and prior general computing experience on behavioral intention through perceived usefulness and perceived ease of use. His research is in the extension of Davis (1989) in which he investigated that perceived usefulness and perceived ease of use are the fundamental elements of perception in TAM. He clarify the meanings of Perceived usefulness is defined as the extent to which a person believes that using a particular technology would enhance her/his job performance while perceived ease of use is the degree to which using IT is free of effort for the user

From the above studies, it is clear the existing studies are done in different periods with regards to the years; none of the studies has been carried out locally as most of them have been done abroad. They have taken for granted the descriptive nature for use in their reviews. One study centers on intention to use Internet banking while the other on customer's perception of Internet banking. It is therefore evident that the extent of use is not known.

2.2.2 Consumers attitudes towards Internet Banking

Akinci et al. (2004) conducted the study to develop an understanding of consumers' attitudes and adoption of Internet banking among sophisticated consumers. Users and non-users of Internet Banking (IB) were examined based on a random sample differ with respect to academicians, demographic, attitudinal, and behavioral characteristics. The analyses revealed significant differences between the demographic profiles and attitudes of users and non-users. They further investigated the IB users and three sub-segments were defined according to a set of bank selection criteria. Finally, based on the similarities between various Web-based bank services, four homogeneous categories of services were defined by the researcher.

The influence of Internet trust on risk perception and consumer attitudes towards Internet banking is very high. Propensity to trust is a determinant not only for interpersonal relationships but also for trust in technological systems. (Grabner-Krauter, 2008). He adds both to technology adoption research and to trust research in marketing by examining the role that different types of online trust play in the adoption of Internet banking. He focuses on the concept of Internet trust, analyzing if it is a distinct type of trust that influences the consumer's perceived risk of Internet banking and the consumer's attitude toward Internet banking. On the basis of a focus group interview with banking professionals, TAM literature and e-banking studies, a model was developed indicating online banking acceptance among private banking customers in Finland. The model was tested with a survey sample (n = 268). The findings of this study indicate that perceived usefulness and information on online banking on the Web site were the main factors influencing online-banking acceptance.

The emergence of self-service banking technology and customers' perceptions of Internet banking self-service within the Irish financial services sector was investigated by Loonam and O'Loughlin (2008). This qualitative study of the Irish retail banking sector explored consumers' e-banking interactions and experiences in addition to assessing the dimensions critical to e-banking service quality. Many traditional service quality attributes were found to be redundant in the study and instead e-dimensions such as web usability, trust, access and information quality service recovery and flexibility emerged as important to e-banking service provision.

The exciting studies have different aims, one study looked at consumer attitude with regards to adoption of Internet banking and the other study is concerned with how Internet trust and risk perception influences consumer's attitudes toward Internet banking. They were carried out on different samples types for instance the first study used a random sample while the second study was tested using a survey sample. Some variables used are similar and geared towards attitudes on consumers towards Internet banking, none of the studies discloses the research design used and so it is important that a descriptive research design is used to carry out consumers attitudes towards Internet banking.

2.2.3 Effect of consumer attitudes on use of Internet Banking

Lassar, et al. (2004), highlighted the relationships between consumer innovativeness, self-efficacy on the Internet, Internet attitudes and online banking adoption, while controlling for personal characteristics. While results confirm the positive relationship between Internets related innovativeness and online banking, they also surprisingly show that general innovativeness is negatively related to online banking quantifies the current provision of electronic services by major retail banking organizations in the UK and the Republic of Ireland. Additional insight into the banks' adoption of this new channel is gained by exploring two areas important in the analysis of new offerings, that is: an organization's approach to innovation; and their view of the current and future markets. By use of a mailed questionnaire in his study, it was found that 25 per cent of the banks in the UK and the Republic of Ireland which responded to this survey are already offering online transactional services to consumers in their homes. The largest group of respondents (50 per cent) is those that are currently testing or developing such services, while just 25 per cent of the respondents were in organizations not providing or developing such services. It is also found that the organization's vision of the future, their prediction of customer acceptance, which tends to be very low, and their organizational culture of innovation are the most important of the suggested factors in their adoption of electronic delivery.

Rod et al. (2009) examine the relationships among three dimensions of service quality that influence overall Internet banking service quality and its subsequent effect on customer satisfaction in a New Zealand banking context. The results show significant relationships among online customer service quality, online information system quality, banking service product

quality, overall Internet banking service quality and customer satisfaction. He illustrates that certain actions, such as increasing the speed of processing information and customers, are likely to have an important effect in terms of pleasing customers; however other activities, such as improving the reliability of equipment, will lessen dissatisfaction rather than delight customers and suggests that it is more important to ensure that the dissatisfies are dealt with before the satisfiers.

Paul (2009) examined the relationship among demographics, personal characteristics, and attitudes towards online shopping using a descriptive research design. He found that people living in kenya who have a more wired lifestyle and who are more time constrained tend to buy online more frequently that is those who use the Internet as a routine tool and those who are more time starved prefer shopping on the Internet. He reports that the convenience the Internet affords and the risk perceived by the consumers are related to the two dependent variables (attitudes and behavior) positively and negatively, respectively.

These studies have been carried out in different countries and only one has been done locally. They focus on different aims as they talk more on customer satisfaction and customer innovativeness. In the first study the questionnaire is administered through email while the other study does not mention how it administered its questionnaire. The studies examines the relationships between the variables and does not similarly examine the cause and effect of the variables,necesitating a study to be carried out on effect on consumer attitudes on use of Internet banking.

2.3 Summary

This chapter is a combination of research findings from around the world which are primarily studies done related to consumer attitudes on use of Internet banking. It explains the global Internet banking trends and benefits, broken down and analyzed under the subheadings of the extent of use of internet banking, where perceived ease and perceived usefulness are found to be the main reasons underlying Internet banking use . Consumers attitudes towards Internet banking was influenced by demographics factors vender service, product characteristics, and

CHAPTER THREE: RESEARCH METHODOLOGY

This chapter describes the various methodologies that were used in gathering information, procedures adopted in conducting the research, the techniques used in analysis and the presentation of data that was collected. This chapter therefore focused on the research design, population, sample size, sample procedure and data collection analysis applied during the study

.3.1 Research Design

This study adopted a descriptive survey research design. This is a method of collecting information by interviewing or administering a questionnaire to a sample of individuals (Orodho, 2003). This research design is deemed appropriate for this study as it gives the principal researcher a profile of relevant aspects of the phenomena of interest from an individual and organization perspective. Inferential statistics comprising multivariate techniques and regression analysis was used to establish the nature and magnitude of the relationships between the variables and to test the hypothesized relationships research process

3.2 Study Area

The study area is in Kenya and conducted in Kisumu city, Kenya's third largest city and it has 34 bank branches, its geographical coordinates are 0° 60' 0" South, 34° 45' 0" East. The city lies in Nyanza province found in western Kenya on the western shores of Lake Victoria. It is bordered by Busia town to the north, Kakamega town to the north east, Kericho town to the east and Kisii town to the south. The prominent geographical feature in the city is Lake Victoria, the world largest fresh water and the source of the Nile.

3.3 Target Population

Burns and Grove (2003) describe population as all the elements that meet the criteria for inclusion in a study. Population is therefore the entire group of individuals, events or objects having common observable characteristics. This study targeted customers in 3 banks in Kisumu City namely Equity Bank, KCB and Family Bank which are located within the cbd . A report

done by Jumia on Internet Banking showed these banks are the top fast growing banks and has a big population comprising of more than 10,000 account holders.

3.4 Sampling Size

The sample for a large population was determined using the formula given as;

$$n = Z^2 * p * (1-p) / d^2$$

Where:

n = Sample size for large population

Z = Normal distribution Z value score, (1.96)

p = Proportion of units in the sample size possessing the variables under study, where for this study it is set at 50% (0.5)

d = Precision level desired or the significance level which is 0.05 for the study

The substituted values in determining the sample size for a large population are as follows.

$$n = \frac{(1.96)^2 * (0.5)(0.5)}{0.05^2} = 384$$

Source: Corbetta (2008)

3.5 Data Collection Method

Questionnaires were used to collect primary data based on self-administered approach in which the researchers with the help of trained research assistants distributed and collect the questionnaires from the respondents. This questionnaire administration approach was chosen because it was less expensive to administer and allowed respondents time to reflect on the questions thus increasing on the collection of quality data. The collected data was edited and cleaned before it is coded and processed for analysis using SPSS version 16.

3.5.1 Data Sources

For the purpose of the research and in order to achieve the desired objectives both for primary and secondary data was collected. Primary data was obtained through structured questionnaire and secondary data obtained from review of secondary documents and internal sources (publications)

3.5.2 Data Collection procedure

Secondary data was obtained through documented reviews .Primary data collected in two ways, firsts by interviewing the branch managers of the banks and by administering questionnaires to customers randomly in the respective banks. A Pilot study was carried out among 5customers from every bank.

3.5.3 Instrument for Data Collection

The study intends to use structured questionnaires which are close ended .The questions are divided into three sections. Part .A General information, Part .B Consumers perceived ease use of Internet Banking. Part.C Consumers perceived usefulness towards Internet Banking services. Part D Consumers extent of use of Internet Banking

3.6.4 Reliability Test

The research instrument was first tested for its reliability before being employed in the main analysis. The Cronbach's alpha coefficient () was used. The Cronbach's alphas widely believed to indirectly indicate the degree to which a set of items measures a single, one-dimensional construct (Al-Dujaili 2011: 11). As can be seen from Table 2,the values of the Cronbach's alpha range from 0.932 to 0.959. This exceeds the minimum alpha value of 0.6 suggested by Hair et al. (2011: 446). Consequently, it is concluded that the constructs of the research instrument are highly reliable.

Table 1: Cronbach's alpha coefficient of reliability

Construct	Number of items	Sample reliability using Cronbach's alpha ()
Perceived ease of use	4	0.953
Perceived usefulness	5	0.951
Use of the Internet banking system	4	0.935
Attitude	4	0.932
		0.951

3.6.5 Validity Test For data collection instrument

Validity in qualitative research involves determining whether the research truly measures that which it was intended to measure or how truthful the results are (Patton, 2002). It is the degree to which results obtained from the analysis of the data actually represent the phenomenon under study. Content validity of this study was determined by first discussing the items in the instrument with the Supervisors, one other lecturer, colleague students and a research expert. Further validity was determined by use of CVI which was obtained by adding up the items rated 3 and 4 by the experts and dividing this sum by the total number of items in the questionnaire.

3.7 Data Analysis and Presentation

Data was analyzed using descriptive statistics such as mean and standard deviation. During and after data collection, care was taken to check the questionnaires that were filled for consistency and completeness. They were then coded and cleaned to suit SPSS. The data was eventually presented using tables, graphs and charts. All data will be analyzed at a significance level of 95%.

3.8 Research Ethics

The research adhered to all established ethical norms. Data was collected purely for academic purposes and therefore an introduction letter from the university was obtained and issued to the respondents to assure them of the same. Informed consent from each research participants was obtained and utmost privacy and confidentiality maintained at all levels of the study. The study was sensitive not only how information was protected from unauthorized observation.

CHAPTER FOUR: RESULTS AND DISCUSSIONS

This chapter presents the findings of the study and their discussions. The chapter therefore presents the response return, demographic characteristics and finally the findings as per the objective of the study. Data was also examined before analysis and all the completely missing variables and values excluded from the analysis.

4.1 Response Return Rate

The study administered 384 questionnaires to the respondents who were customers in 3 banks in Kisumu City namely Equity Bank, KCB and Family Bank which are located within the central business division. The response return is presented as shown in table 4.1

Table 4.1 Response Return Rate

Respondents	Response Return f(%)
Internet Consumer Bank Customers	379(98.7)

Source: Survey Data, 2017

The results in Table 4.1 on response return shows that there was a good response return of 98.7% from the 384 questionnaires that were administered to the respondents. This means that there was a thorough data collection process that was also done with lots of cautions. A response return of over 70% is considered sufficient for data analysis and in this case, the researcher was above the limit suggested by Mugenda and Mugenda (2003). This means that there was no data issues related with sample size.

4.2 Demographic Characteristics of Respondents

The study sought information on respondents demographic characteristics particularly based on marital status, age of the respondents, education level and the period they had spent banking using Internet. The findings are presented as shown in table 4.2 using frequency counts and percentages.

Table 4.2 Demographic Characteristics of the Respondents

Characteristic	Category	Frequency	Percentage
age	less than 20 years	68	17.9
	20-30 years	181	47.8
	31-40 years	77	20.3
	41-50 years	41	10.8
	above 50 years	12	3.2
gender	male	108	28.5
	female	271	71.5
Marital status	married	111	29.3
	single	268	70.7
Period banked	1 year	138	36.4
	2-5 years	127	33.5
	above 5 years	114	30.1
Level of Education	degree	215	56.7
	diploma	137	36.1
	secondary	15	4.0
	o level	12	3.2

Source: Survey Data, 2017

Table 4.2 presents the results on demographic characteristics of the respondents. From the findings on age, the results clearly indicate that majority 181(47.8%) are 20-30 years of age followed by 77(20.3%) who are 31-40 years of age. The least number of respondents were aged 50 years and above. Results based on gender indicates that majority 271(71.5%) were female respondents while the remaining, 108(28.5%) were male respondents. From the findings, it is also clear that majority of the respondents, 268(70.7%) were not married while the rest 111(29.3%) were married. One of the most important traits of the respondents was however, their period of banking. This gives an indication on how long they have banked. From the findings, it is clear that majority, 138(36.4%) have banked for one year, 127(33.5%) have banked for a period of 2-5 years and 114(30.1%) have banked for a period of over 5 years. Level of education of the respondents indicated that majority 215(56.7%) had attained a degree level, 137(36.1%) had attained a diploma level, 15(4.0%) had secondary level education and finally 12(3.2%) had attained an o level education. These findings imply that the period of banking and level education is sufficient appropriateness of the respondents to the study variables.

4.3 Extent of Use of Internet Banking Services by Consumers

The first objective of the study sought to establish the extent of use of Internet banking services by consumers in Kisumu town in Kenya. Two approaches were adopted to achieve this objective. The first approach involved analyzing respondent's views on the extent of use of Internet services using frequency counts and percentages. In the process of achieving the results, some of the variables were not fully responded to by all the respondents and therefore the randomly missing values were treated as missing values and also presented. A clear examination of these values revealed that they did not interfere with the frequency counts, means and standard deviations. The findings on the extent of internet use using frequency counts and percentages are presented as shown in table 4.3 that follows

Table 4.3

Frequency	1	2	3	4	5	Mean	SD
I use Internet banking services by using pay bill services	86(22.7)	61(16.1)	67(17.7)	80(21.1)	70(18.5)	2.96	1.45
I use Internet banking services through checking bank balance	32(8.4)	46(12.1)	88(23.2)	91(24.0)	100(26.4)	3.51	1.27
I use Internet banking services by viewing interest rates and foreign exchange rates daily	102(26.9)	79(20.8)	78(20.6)	54(14.2)	47(12.4)	2.62	1.38
I use Internet banking services through checking recent transaction	70(18.5)	45(11.9)	43(11.3)	122(32.2)	80(21.1)	3.27	1.05
Overall Mean						3.09	1.05

Key: 1-No extent, 2 -small extent, 3 -moderate extent, 4 - large extent 5-very large

Extent .**Source: Survey Data, 2017**

Table 4.3 findings show the extent to which internet consumers in Kisumu used internet banking. Majority, 86(22.7%) of the respondents indicated that they had no extent of using internet banking services by using pay bill services. However, 80(21.1%) indicated that they used internet banking services to a large extent. The findings also indicated that majority 100(26.4%) of the respondents used internet banking services through checking bank balance to a very large extent while 122(32.1%) used internet banking services through checking recent transaction. However, majority of them, 102(26.9%) indicated that they had no extent of using

internet banking services by viewing interest rates and foreign exchange rates daily. The findings using means and standard deviations were also presented as shown in table 4.4 for summary purposes.

Table 4.3 also presents the findings on the extent of use of internet banking using means and standard deviations. The findings clearly shows that use of internet banking services through checking bank balance was to a large extent (mean=3.51, SD=1.27), results concluded after rounding off the mean of 3.51 to a whole number, which is 4 thus the large extent. The findings also shows that use of internet banking services through checking recent transaction was to a moderate extent (mean=3.27, SD=1.43). Use of internet banking services by using pay bill services (mean=2.96, SD=1.45) and use of internet banking services by viewing interest rates and foreign exchange daily (mean=2.62, SD=1.38) can also be concluded to be to a moderate extent, confirmed by rounding off the means to an average of 3.0. The overall mean and standard deviation (mean=3.09, SD=1.05) on the use of internet banking indicated that consumers used the services to a moderate extent. It can therefore be concluded that the extent of use of internet banking services among customers in Kisumu town is moderate.

These findings are almost similar to those of Malhotra and Singh (2010) that private and foreign Internet banks have performed well in offering a wider range and more advanced services of Internet banking in comparison with public sector banks. The studies also agree to some extent with those of Guriting(2003), Loonam and O'Loughlin(2008) and Hasim& Salman (2005) on Internet banking. All these studies indicate that internet banking was highly used in the banking sector. From these findings, it can thus be concluded that internet banking is moderately used among the bank customers who mainly are the internet consumers not only in Kisumu but in other regions.

4.4 Consumer Attitude towards Internet Banking

The second objective of the study sought to determine consumer attitude towards Internet banking. In order to achieve this, the study sourced respondent's attitude towards internet banking using various aspects such as ability to control their finances, convenience and speed, and finally prioritization. The statements were measured on a five point likert scale and presented using frequency counts and percentages as indicated in table 4.4

Table 4.4 Consumer Attitude towards Internet Banking

Frequency	1	2	3	4	5	Mean	SD
I feel internet banking gives me control over my finances	64(16.9)	63(16.6)	70(18.5)	71(18.7)	95(25.1)	3.19	1.446
I believe internet banking is more convenient and fast and safe as opposed to traditional way of banking	40(10.6)	28(7.4)	37(9.8)	122(32.2)	140(36.9)	3.80	1.317
I feel my bank prioritizes my security while using internet	65(17.2)	55(14.5)	79(20.8)	67(17.7)	101(26.6)	3.23	1.447
Overall Mean						3.41	1.16

Source: Survey Data, 2017

Table 4.4 presents findings on consumer attitude towards Internet banking in Kisumu town. From the findings, 95(25.1%) of the respondents indicated that they felt that Internet banking gave them control over their finances to a very large extent, which was supported by 71(18.5%) indicating large extent. The findings further indicate to a very large extent by majority, 140(36.9%) of the respondents that Internet banking is more convenient and fast and safe as opposed to traditional way of banking and were supported by 122(32.2%). In addition based on another aspect of attitude towards internet banking, the findings indicate that 101(26.6%) of the respondents felt that their bank prioritized their security. The findings were also presented using means and standard deviations.

Table 4.4 presents findings on consumer attitude towards Internet banking in Kisumu town using means and standard deviations. From the findings, respondents positively believed that Internet banking was more convenient and fast and safe as opposed to traditional way of banking (mean=3.80, SD=1.31). Furthermore, there was a positive attitude by respondents who felt that bank prioritizes their security while using internet (mean=3.23, SD=1.44). Finally, it is clear from the findings respondents felt to a moderate extent that Internet banking gave them control over their finances (mean =3.19, SD=1.44) which reflects positive attitude, even though the standard deviation depicted variation from the mean. The overall findings on consumer attitude towards Internet banking show a moderate extend (mean=3.41, SD=1.16) which is within three. This therefore led to the conclusion that consumers have a positive attitude towards internet banking.

The studies on attitude could be compared with Paul (2009) studies that examined the relationship among demographics, personal characteristics, and attitudes towards online shopping using a descriptive research design. He found that people living in Kenya who have a more wired lifestyle and who are more time constrained tend to buy online more frequently than those who use the Internet as a routine tool and those who are more time starved prefer shopping on the Internet

4.5 Effect of Consumer Attitudes on use of Internet Banking

In this objective, the study sought to establish the effect of consumer attitude towards Internet banking on the extent of Internet banking among bank customers in Kisumu. First, they sought whether a relationship existed between consumer attitude and extent of Internet banking using Pearson Product Moment Correlation. Therefore an overall mean on the consumer attitude scale was obtained and correlated with overall mean on the scale on extent of use of Internet banking. The findings are presented in Table 4.5 as shown

Table 4.5 Correlation between attitude and use of Internet banking

		Consumer attitude	Mean extent of use of IB
	Pearson Correlation	1	.657
Consumer attitude	Sig. (2-tailed)		.0009
	N	379	379
	Pearson Correlation	.657	1
Mean extent of use of IB	Sig. (2-tailed)	.0009	
	N	379	379

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Survey Data, 2017

Table 4.5 presents the findings on the relationship between consumer attitude and use of Internet banking in Kisumu Town. From the findings, Pearson Product moment correlation indicated a moderate positive significant correlation between consumer attitude and Internet banking ($r=.657$, $p=.000$). This implies that use of Internet banking is associated with consumer attitude such that the more the consumers exhibit a positive attitude towards Internet banking, the more they practice Internet banking. In this case, it can also be deduced that consumer attitude is moderate and so is the extent of use of Internet banking thus leading to a moderate positive

correlation. Simple linear regression model was thus carried out in order to establish the effect of consumer attitude on Internet banking. This was carried out since the two variables were positively correlated and therefore to the core of the objective, a conclusion could be reached after regressing internet banking on attitude to finding how attitude contributed to Internet banking using standardized coefficients and also checking the percentage change in Internet banking based on consumer attitude. The summary findings on the percentage change in internet use due to consumer attitude are presented in table 4.8 as shown.

Table 4.6 Summary Model on Effect of Consumer Attitude on Internet Banking

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.657 ^a	.432	.430	.79556	.432	275.279	1	362	.000

a. Predictors: (Constant), mean consumer attitude

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error			
1	(Constant)	.971	.134		7.225	.000
	mean consumer attitude	.624	.038	.657	16.592	.000

a. Dependent Variable: mean extent of use.

Source: Survey Data, 2017

Table 4.6 presents the findings on the overall variance in Internet usage accounted for by consumer attitude. First, the findings shows that there is a positive correlation between consumer attitude and Internet usage ($R=.657$, $p=.000$), a value which when squared, yielded an R square value of 0.432. This means that consumer attitude explained 43.2% change in Internet banking ($R\ square=.432$)Causing H_0 to be rejected and an alternative hypothesis was adopted. These findings further implies that out of the 100% expected change in internet banking due to various variables relevant, if these variables are not included in the model, consumer attitude explained the 43.2%. The remaining percentage could be explained by other variables not specified in the model. Furthermore, the model indicates that the results are significant, ($F(1,362)=275.279$, $p=.000$). The F value is large implying that it was not by chance but rather as a result of fitting the model. This also implies that the relationship between consumer attitude and Internet banking was not equal to zero, but the choice of the variable qualified significant results. It can thus be deduced that consumer attitude explained a significant percentage change in Internet banking.

.The model also shows that consumer attitude uniquely contributed to Internet banking ($=.657$, $p=.000$) using standardized coefficients. This implies that consumer attitude is positively associated with Internet banking and contributes to the use of Internet banking. The findings are also significant as indicated by $t(379) =16.592$ at a p value less than 0.05, which is $p=.000$. This further implies that the results are not by chance but purely as a result of fitting the model. Examining the unstandardized coefficients, the findings brought out clearly that in the event that consumer attitude was not included in the model, there was a constant of 0.971 that shows that there would still be some use of internet banking among consumers. The model equation can also be presented as shown in the following equation 4.1 that is,

$$Y=.624+.657x.....4.1$$

If the error value is ignored and the equation is presented since the random error is subject to change. From the equation, y represented internet banking, the first value (0.624 represents the constant, what would change before adding consumer attitude to the equation) and finally, the coefficient (0.657) represents the effect due to consumer attitude (x) value. This means that consumer attitude has a significant effect on Internet banking.

Finally, the study carried out a standard multiple regression model to determine the influence of ease of use, perceived usefulness and attitude of consumers on internet banking. The model summary findings are presented as shown in table 4.7 that follows

Table 4.7 Model Summary on Influence of Attitude, Perceived usefulness and Ease of Use on Internet Banking

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.808 ^a	.654	.651	.61263	.654	223.855	3	356	.000

a. Predictors: (Constant), mean ease of use, mean consumer attitude, mean on usefulness

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error			
1	(Constant)	.182	.122		1.500	.134
	mean consumer attitude	.254	.037	.266	6.805	.000
	mean on usefulness	.458	.062	.451	7.350	.000
	Mean ease of use	.207	.064	.189	3.230	.001

a. Dependent Variable: mean Internet use. **Source: Survey Data, 2017**

The findings in Table 4.7 shows that Internet banking had a percentage change of 65.4% as a result of ease of use, consumer attitude and usefulness (R square=.651, p=.000). This implies that the selected variables had an influence on Internet banking and account for a significant percentage on internet banking. Furthermore, the study established the contribution of each of the selected variable on Internet banking as shown in table 4.11 that follows.

From the findings it is also clear that perceived usefulness had the highest unique contribution to the model ($\beta = .451$, $p = .000$) followed by consumer attitude ($\beta = .266$, $p = .000$) and finally ease of use of internet ($\beta = .189$, $p = .000$) as indicated. This implies that all the selected variables have a unique significant contribution on internet banking. It can thus be concluded that attitude had an influence on internet banking among Internet consumers in Kisumu town.

The findings are in line with studies by Grabner-Krauter (2008), which revealed that that perceived usefulness and information on online banking on the Web site were the main factors influencing online-banking acceptance

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the summary of findings, conclusions, recommendations, suggestions for further studies and limitations of the study. The study's main objective was to analyze consumer attitude on use of internet banking services in Kenya. The findings are presented as per the objectives of the study.

5.1 Summary of Findings

Based on the findings of the study from the three objectives, subsequent summary of the findings were made. The first objective of the study sought to establish the extent of use of Internet banking services by consumers. Major findings indicated large extent of use of internet banking services was through checking bank balance (mean=3.51) and checking recent transaction (mean=3.27). The overall findings indicated a mean of 3.09 implying that the extent of use of internet banking among internet consumers in Kisumu town was moderate.

The findings from the second objective on consumer attitude towards internet banking in Kisumu town are clear. Moderate response was obtained for all the statements on attitude with a mean of 3.41 slightly above the neutral mean. This means that if the respondents have a moderate approval of consumer attitude towards internet banking.

The final objective of the study sought to establish the effect of consumer attitude on use of internet banking among internet consumers in Kisumu. Preliminary findings on the correlation between consumer attitude and internet banking revealed a positive significant correlation between the two variables ($r=.657$). Using simple linear regression model, the findings revealed that consumer attitude explained 43.2% change in internet banking.

5.2 Conclusions

From the findings on the first objective of the study, the study concludes that Internet banking among internet consumers in Kisumu town is used to a moderate extent. This is mainly because customers only find it flexible to check their bank balances and previous transaction using the

internet but use other forms such as foreign exchange rates and bill payment without consistency. Thus there is a moderate extent of use of internet banking services.

The findings on the second objective indicated that respondents have a moderate approval of consumer attitude towards internet banking. This implies that they have a positive attitude on all the tested dimensions of attitude towards internet banking. It can therefore be concluded that consumer attitude towards internet banking was positive.

From the findings in objective three of the study, which revealed a positive relationship between consumer attitude and Internet banking, it can be concluded that internet banking is associated with consumer attitude. The findings further concludes from the results that consumer attitude positively influence internet banking such that when consumers have a positive attitude, they tend to use internet banking to a large extent and thus consumer attitude has an influence on internet banking.

5.3 Recommendations

Based on the first objective of the study, it was recommended banking sectors carry out appropriate awareness among their customers on the importance of using internet banking in all types of services offered. This could also entail educating customers on how to use applications through the internet and how to carry out transactions. This could save the firms a lot of time and resources thus maximizing their profits.

From the findings on the positive attitude towards Internet banking, the study recommends that more efforts be put in place to ensure that the customers of banks through internet banking maintain the same attitude for ease of business. This would improve the profit margin of the banking sector thus improving the county economy.

The findings showed that consumer attitude had an influence on Internet banking; however, the influence was moderate. The study therefore recommends thorough awareness and motivation of internet consumers towards using these services for internet banking. A good motivation could lead to a positive attitude among the customers and thus resulting to more usage of Internet banking due to influence attitude has on internet banking.

5.4 Suggestions for further studies

The study Concentrated on the extent of use of Internet banking among internet consumers in Kisumu town. This study can be extended to rural areas and also examined the extent of use of mobile and online banking among different categories of customers.

The study dwelt mainly on a small number, (3) of variables under consumer attitude. Forthcoming studies on the same topic can explore more variables and examine the factors that lead to a positive consumer attitude towards internet banking so as to better the progress of the banking sector.

The study also recommend more studies to be carried out on the impact of attitude on profit margins of banking sector and also the moderating effect of consumer composition on the relationship between attitude and internet banking in other regions as well.

5.5 Limitations of the Study

The study was limited to a few forms of Internet banking, which limit the scope of application of the findings. This was overcome by selecting the variables that were most common and suited to the study area thus justifying the choice of the variables which could not be applicable everywhere.

The study was limited to a few numbers of variables which are not exhaustive concerning consumer attitude. In addition, the number of respondents could not reflect the entire population attitude towards internet banking. These findings however can be generalized on the scope of the study which is Kisumu town only.

There were difficulties in getting the respondents to fill in the questionnaires due to erratic schedules in the banks. However the researcher had also to explain the importance of the study to respondents and reassure them that the information given would not be used in any way against them so as to win their acceptance.

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APPENDICES

Appendix I: Letter of Introduction

TO WHOM IT MAY CONCERN

Dear Sir/Madam

REF: RESEARCH STUDY

I am a student at Maseno University doing my postgraduate degree in partial fulfillment of the requirement to the award of Masters in Business Administration. I am required to write a research project and the topic of my study is in consumer's attitude on use of Internet banking services in Kisumu town. I kindly request your assistance by allowing me to administer questionnaires to some of your bank customers who visit the banking halls. I also request to have an interview specifically with the Branch Manager on the same. All data collected will be treated in strict confidence and used only for purpose of this study.

Your co-operation will be highly appreciated.

Yours faithfully,

PhelgonaAnyango

Appendix II: Questionnaire

Section A: General Information of the Respondent

1. Name.....(optional)

2. Please tick the age bracket in which you fall

Less than 20 years ()

20-30 years ()

31-40 years ()

41-50 years ()

Above 50 years ()

3. Gender: Male () Female ()

4. Marital status

Married ()

Single ()

5. Please indicate the period you have banked with the bank

1year ()

Between 2 and 5 years ()

Above 5 years ()

6. Level of education

University ()

Diploma ()

Secondary ()

O level ()

Section B: Level that you perceive Ease of use of Internet Banking Services Offered by Your Bank where 1 means No extent, 2 to a small extent, 3 to a moderate extent, 4 to a large extent and 5 to a very large extent.

Frequency	1	2	3	4	5
I find it easy to use Internet banking services to pay my bill					
I find it easy to check my bank balance using Internet banking					
I find it easy viewing interest rates and foreign exchange rates daily using Internet Banking					
I find it easy to check recent transaction using Internet Banking					
I find it easy to use Internet banking services when verifying status of cheques					

Section C: Level that you perceive usefulness of Internet Banking Services Offered by Your Bank where 1 means No extent, 2 to a small extent, 3 to a moderate extent, 4 to a large extent and 5 to a very large extent

FREQUENCY	1	2	3	4	5
I Find Internet Banking useful when paying my bills					
I find Internet Baking useful when checking my bank balances					
I find Internet Baking useful viewing interest rates and foreign exchange rates					
I find Internet Baking useful to check recent transaction					
I find Internet Baking useful verifying status of cheques					

Section C: Attitude(feelings and beliefs) about Internet Banking

Please indicate your level of feeling and beliefs about internet banking services offered by your bank in a scale of five where 1 means No extent, 2 to a small extent, 3 to a moderate extent, 4 to a large extent and 5 to a very large extent.

Frequency	1	2	3	4	5
I feel internet banking gives me control over my finances					
I believe internet banking is more convenient and fast and safe as opposed to traditional way of banking					
I feel my bank prioritizes my security while using internet					

Section D: Extent of Use of Internet Banking services

Please indicate the extent of use of Internet Banking Service of your bank in a scale of five where 1 means No extent, 2 to a small extent, 3 to a moderate extent, 4 to a large extent and 5 to a very large extent.

Frequency	1	2	3	4	5
I use Internet banking services by using pay bill services					
I use Internet banking services through checking bank balance					
I use Internet banking services by viewing interest rates and foreign exchange rates daily					
I use Internet banking services through checking recent transaction					

Thank you for your co-operation

APPENDIX iii: RESEARCH SHEDULE

DATE	ACTIVITY
MARCH-APRIL 2017	<ul style="list-style-type: none">· Create draft of research proposal· Hand in a copy of draft of research proposal to supervisors· Correct draft of research proposal
MAY 2017	<ul style="list-style-type: none">· Hand in final draft of research proposal to supervisor· Defend research proposal
JUNE 2017	<ul style="list-style-type: none">· Administer research questionnaire
JULY	<ul style="list-style-type: none">· Collect administered questionnaires· Analyze questionnaire findings
AUGUST	<ul style="list-style-type: none">· Administer interviews· Analyze interviews findings·
SEPTEMBER	<ul style="list-style-type: none">· Write 8a report
OCTOBER	<ul style="list-style-type: none">· Defend research proposal

APPENDIX IV Research budget

No.	Item	Description	Estimated Amount
1.	Stationary	.10 Pens @20 .1 Ream of foolscap .1 Flash drive .Hard Binding 3 copies .Printing cost &photocopy	200 500 4000 2100 15000
2.	Communication	Internet Telephone Cost	10,000 5000
3.	Miscellaneous	Research Assistant	15,000
Total			56,700