

Regions of Trust to Technological Know-how Structured for Banking Customers

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ABSTRACT--- *This research seeks to consider the invented constructs associated with technological influence approach as well as impact of trust in acknowledging innovation mostly in the scenario involving business banking by way of internet. This research incorporated facets of trust directly into innovation diffusion along with planned behavior concepts (Trust-IDT-TPB). The existing research applied questionnaire research to gather data and also the structural equation modeling technique was utilized to evaluate the assumed model. Conclusion from the study indicated impact of structural assurance, integrity, and disposition to trust and positive predictability of the technology to banking via internet. Also, indicated most influential precursors one of the selected from diffusion and planned behavior theory within the context Nigeria banking customers to embrace the technology. The model led to banks methods to enlarge their market and turning prospective customers to actual. Also, led towards the validity of Innovation diffusion and planned behavior ideas to describe technology acceptance social science studies.*

Keywords--- Trust, Internet Banking, Structured equation modeling, Customers, IDT, TPB

1. INTRODUCTION

The adoption of technology, particularly internet banking services in daily transactions for customers is more than just a complement to conventional banking, but has led to changing banking behavior of customers (Ayo et al., 2011). Previous scholars unanimously confirmed that the banking industries are among the sectors that have seen a significant impact of electronic technology (Odior & Richard, 2013).

Based on the challenge to expand and take over a large part of the banking market and some banks have invested in infrastructure to enlarge their markets and geographic coverage. The system is more to revolutionary approach to provide banking services over the Internet, without the slightest doubt, the appearance of banking through internet has encouraged banks to reorganize the importance of information technology (IT) strategies in order to continue competitively (Donnelie & Tinashe, 2013).

In context of embracing this technology in Nigeria, Central Bank of Nigeria (CBN) introduces economic and monetary policy as a guideline for banking activities, the practice reform Nigeria's 22 banks with strong and reliable services against previous 89 banks in existence. Banks surviving exercise invest heavily on the use of information technology platform to achieve effectiveness and efficiency of the banking system (Oni & Ayo, 2010). The results showed that with the improvement of technological development and the provision of basic infrastructure will increase adoption banking services through Internet (Stephen & Ikpefan, 2012).

In terms of technology usage and facilitating condition, Shrivastav study (2013) confirmed that Nigeria occupies 8 ranked among the top 10 countries with the largest number of Internet users (International Telecommunication Union (Geneva) accessed (2012). Thus, adding more to the fact that. In spite of the facilitating conditions are in place and Nigeria government support to improve the economy through the technological development of channels of banking system. In the real sense, crawling of internet banking become questionable as other channels of electronic banking (that is ATAM, POS) were experiencing high adoption during year 2013 (Solomon et al, 2013, Omotunde et al., 2013). Thus, this study aspires to investigate the theoretical constructs involved in technological influence processes and develop adoptable(T-IDT-PB) model for banks and customers in developing countries particularly Nigeria.

2. ADOPTION OF NEW TECHNOLOGIES

Several competing theoretical approaches have been used to investigate the precursors to acceptance and use of new information technology (Venkatesh et al., 2003). The first and second important lines of study in this area focus on the determinants of individual acceptance of new technologies by using behavioral intention to adopt a new technology as dependent precursor (Taylor & Todd, 1995). These models are based on innovation diffusion theory (Rogers, 1983) and on the theory of planned behavior (Ajzen, 1985).

A third line of this study incorporated trust philosophies into adoption of new information technologies from the perspective of McKnight et al. (2002) trust model. The model had been mentioned that the disposition to trust; intuition-based trust (*structural assurance, situational normality*) and Interpersonal Based trust (*competency, benevolence, integrity, and predictability*) together are suitable to determine individual trust in technology adoption (Oni & Ayo, 2010, Nor Khalil & Pearson, 2008; McKnight & Chervany, 2001).

Innovation diffusion theory (IDT)

The innovation diffusion theory (IDT) has been used since the 1960s to explain the process of innovation adoption. Following an extensive review of the literature, Rogers (1983) found four consistently proved to be precursors of the diffusion rate of an adoption: *relative advantage* (the extent to which the innovation is perceived as superior to all other options), *compatibility* (extent to which the innovation is perceived as being in line with the value, needs and experiences of the prospective adopters), *ease of use* (the extent to which the innovation is perceived as difficult to understand or use) and *trialability* (the extent to which the innovation can be experienced before its actual adoption). The relationship between each of these characteristics and the intention to adopt an innovation could be positive, with exception of observability precursor, which seems to be irrelevant to the intent to adopt banking through internet. Thus, extracted from Rogers (1983) **Figure1:** Attributes determining adoption rate of technologies

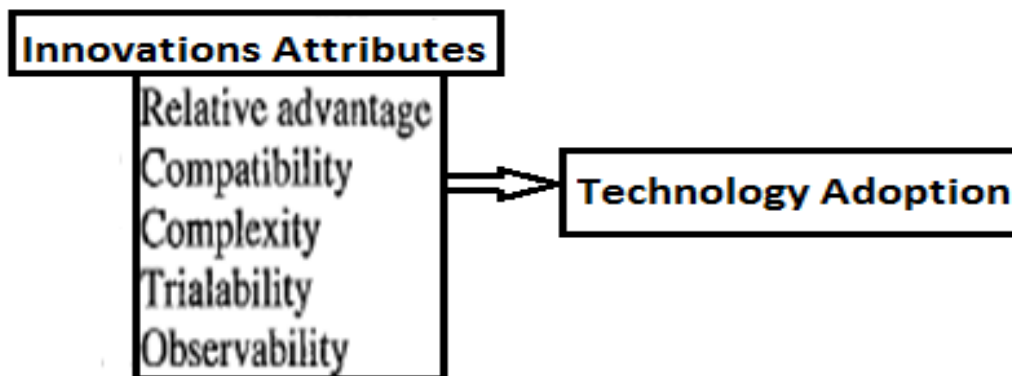


Figure1: Attributes determining Adoption rate of Technology

Theory of planned behavior (TPB)

The theory of planned behavior (TPB) was proposed by Ajzen (1985) as an extension of TRA (Fishbein & Ajzen, 1975) for situations where people do not have control over their behavior. Basically, TPB adds a precursor to the behavioral intention and attitude towards behavior constructs which is the perceived behavior control. This construct reflects how people perceive the internal and external limitations to their behavior. On more formal terms, it refers to how easy or difficult people believe it would be to perform certain behaviors (Ajzen, 2011). Figure 2: indicated Ajzen's (1985) theory.

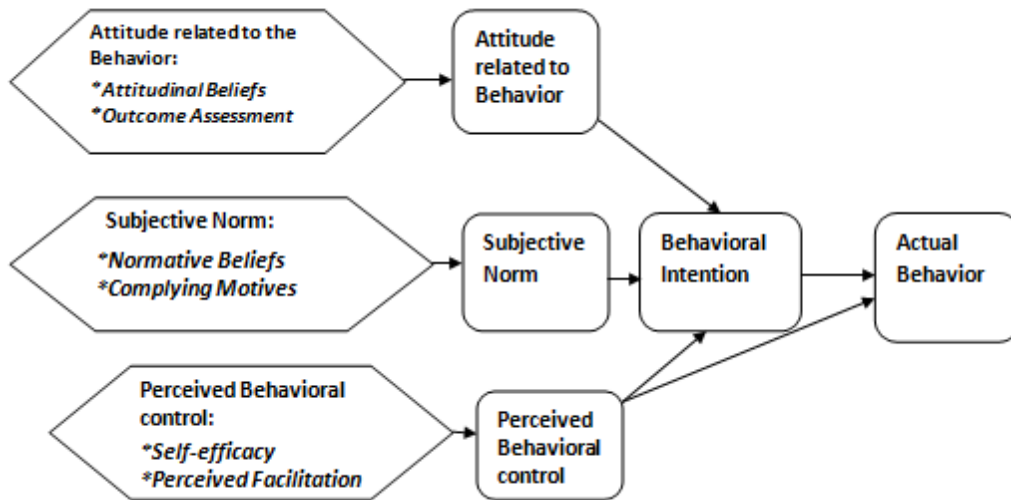


Figure 2: Framework proposed by Ajzen (1985)

Trust Model (McKnight et al, 2002)

McKnight et al. (2002) developed a model of trust development. The model indicates that disposition to trust, institutional based trust and interpersonal based trust influence intention to adopt technology. *Disposition to Trust*, (it means that one has a general propensity to be willing to depend on others)

Institution-based trust refers to beliefs about those protective structures, not about the people involved. Institutional-based Trust has two main constructs (*Structural Assurance and Situational Normality*), which comes from two separate sociological traditions (Nor Khalil & Pearson, 2008; Yousafzai et al., 2005; McKnight & Chervany, 2001).

Structural assurance reflects the idea that trusting intentions are set up or structured environmentally. That is, one using the Internet would have structural assurance to the extent that one believed legal and technological safeguards (e.g., encryption) against privacy loss or credit card fraud (Yousafzai et al., 2005; McKnight & Chervany, 2001)

Situational Normality reflects idea that trust is the perception that things in the situation are normal, proper, customary (Nor Khalil & Pearson, 2008), fitting, or in proper order (McKnight et al., 2002). This study focuses on person-specific but not situation-specific. Therefore, four sub- constructs of interpersonal based were considered for (that is., Competence, Benevolence, Integrity and Predictability) to explain the relationship between an individual and an Internet vendor. *Competence* defines one securely believes the other person has the ability to offer ones needs, customers banking via internet may perceived competency in banks that offers the services. *Benevolence* defines one securely believes the other person cares about one and is motivated to act in one’s interest. A benevolent Internet vendor would not be perceived to be apt to act opportunistically. *Integrity* defines one securely believes the other person makes good faith agreements, tells the truth, and fulfils promises. *Predictability* defines one securely believes the other person’s actions (good or bad) are consistent enough that one can forecast them (Dimitriadis & Kyrezis, 2011, McKnight et al., 2011, Nor Khalil & Pearson, 2007). Figure 3: indicated extracted variables that make up customers’ trust in technology adoption.

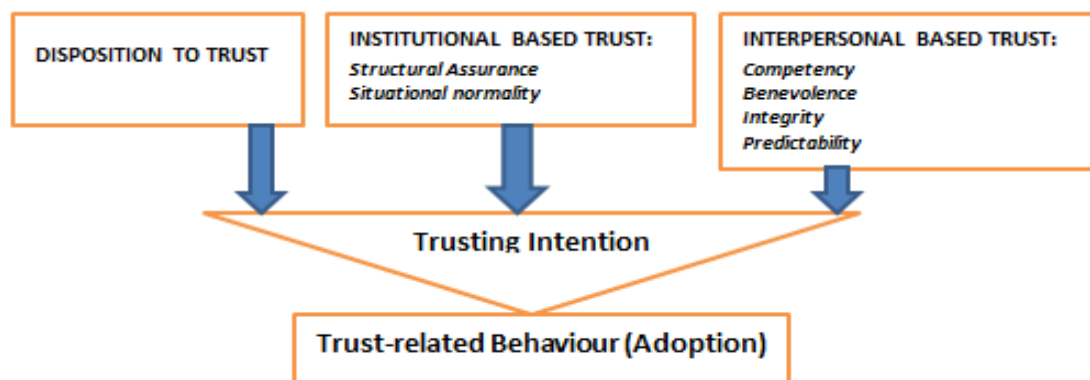


Figure 3: Conceptual framework on model of trust (T-TA) McKnight et al. (2002)

3. RESEARCH WORK CHART

This present study aspires to propose a methodology that can be used as a reference for future studies on the adoption of new technologies such banking via internet. The characteristics that set this methodology consist of three phases.

Model and assumptions

Figure 4: illustrate adopted trust philosophies integrated with technology adoption model for banks and their customers in developing countries. The model was constructed based on (McKnight et al, 2002) trust model, IDT and TPB.

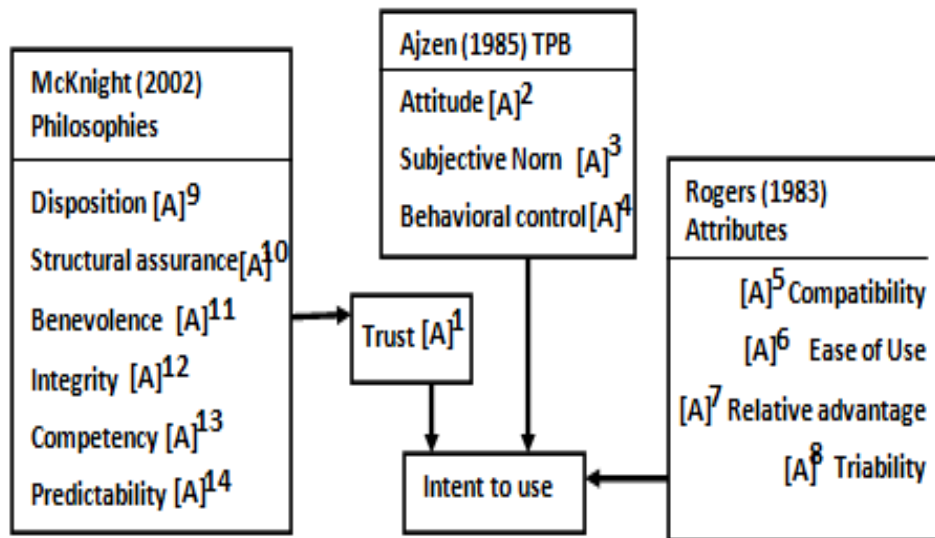


Figure 4: Proposed adoptable (Trust-IDT-TPB) model for banking via internet

From the literature review of IDT, Trust Model and TPB, four (that is., Compatibility, Ease of use, Relative Advantage and Triability) attributes of Rogers (1983) and three (that is., Attitude, Subjective Norm and Behavioral control) variables of suggested by Ajzen (1985) appeared to be significant direct precursors of intention to use the technology. Meanwhile, six philosophies (that is., Disposition to trust, Structural assurance, Benevolence, Integrity, Competency, and Predictability) appeared to be significant direct precursors to build trust on the technology and Trust ploughed to determine intention to use.

Assumptions

Trust is also noteworthy in the Internet banking environment. In an investigation of the adoption of Internet banking, Suh & Han (2002) reported that trust had a positive impact on the adoption of Internet banking. Lee (2009) reported that trust stated as perceived security and privacy risk was a primary limitation to the acceptance of Internet banking. In this study, this study also assumed that an individual's level of trust in the security of transaction related to Internet banking will affect his or her intention to use banking. Thus, this leads to the first (assumption)

A¹: Trust absolutely manipulates the intention to use banking via internet.

The impact of attitude on intent has also been measured in the internet banking viewpoint and outcomes of their research support that attitude toward adopting internet banking by clients substantially impact their propensity to adopt the technology (Lin ,2011; Nor Khalil & Pearson ,2008). In this case, it could be understood that a positive attitude toward a particular technology will lead potential users especially the banks customers to accept or use the technology. This leads to second (assumption)

A²: Attitude about internet banking would positively impinge on the intention to use the technology.

Researchers such as (Alsajjan & Dennis, 2010; Zhou et al., 2010; Lee, 2009) shown agreement for the notion that subjective norm is a predictor of behavioral propensity. This current study adopted the same results which agreed that family and friends were influential precursors to the adoption of internet banking. Thus, this led to the third (assumption)

A³: Subjective norm optimistically influence the intent banking through internet.

The theory of planned behavior suggests that one's behavioral propensity is impacted by his/her perceived behavioral control (Lee, 2009; Wang et al., 2006). In case of online transactions, Lee's (2009) study put forward that on online

transaction was positively affected by the perceived behavioral control. These researchers recommend that perceived behavioral control positively influence the intention to use IT in their studies. Thus, this leads to the fourth (assumption)

A⁴: Perceived behavioral control considerably manipulate the purpose of banking via Internet.

Polatoglu & Ekin (2001) implied that a well-educated people, who are familiar with the Internet and e-mail, should not find Internet banking to be complex. Howcroft & Durking (2000) established that e-banking requires a certain minimum level of practical practice and proficiency, irrespective of whether this relates to the use of a computer or the Internet. Studies such as (Solomon et al., 2013, Lin, 2011, Rogers, 2003) supported the impact of the attributes on technology adoption. Therefore, the attributes of innovation formed assumption fifth to eighth.

A⁵: Compatibility of the system has significant relationship to intention to use

A⁶: Intention to embrace banking services through internet could relate to how ease to use the technology.

A⁷: Relative advantage has direct significant influence on intention to bank via internet

A⁸: Intention to use internet banking could have direct influence through triability.

McKnight et al., (2011) affirmed the influence of disposition to trust on the trust construct. Likewise, Nor Khalil & Pearson (2008) study of internet banking adoption supported aforementioned. Thus, this study also assumed that there is an affirmative relationship between disposition to trust and trust beliefs. This leads to the ninth assumption,

A⁹: Disposition to trust has positive effect on trust beliefs

In the context of internet banking, structural assurance is established when guarantees, technological and legal safeguards make the environment feel trustworthy. It increases trust because these provide assurance that everything will be secured (McKnight & Chervany, 2001). This study assume customers with high structural assurance are more inclined to trust because they feel legally protected and believe that the technology safeguards will protect them from *privacy* loss, identify loss, or *financial loss*. Consequently, this leads to the tenth assumption,

A¹⁰: Structural assurance recognition has noteworthy influence on trusting banking transactions via internet.

The link between competence, benevolence, integrity and predictability, and trust has been proposed conceptually and supported empirically (Solomon et al., 2013). Publications on trust in internet banking also revealed several conceptual articles that model, which incorporate *benevolence, competence, integrity and predictability* as the antecedents of the overall trust construct (Ali Qzturen 2013, McKnight et al., 2011, McKnight et al., 2002). However, the following assumptions were based on the previous publications.

A¹¹: Perceived competence of the bank might positively influence trusting beliefs to adopt the technology.

A¹²: Benevolence philosophies have direct influence on trusting the technology.

A¹³: There is positive relationship between the integrity of banks and customers to adopt internet banking.

A¹⁴: Ability to predict future position of the banks absolutely has direct influence on trusting the technology.

4. RESEARCH METHODOLOGY

After deriving all assumptions directly from original IDT, TPB and McKnight trust Model. The proposed (**Trust-IDT-TPB**) model explains individual action-taking processes, and simplifies the analysis of individual behaviors by decomposing their attributes and variables on intent to use internet banking by Nigerian banking customers.

Source research tools for (Trust-IDT-TPB) model

The responses were collected on five likert-point scales type ranging commencing strongly disagree to strongly agree pedestal on reference of Vagias (2006). The total number of 20 items to quantify relative advantages, ease to use, compatibility, and triability on Attitude round banking services through internet emerged on the basis of Lin (2011); AliSaleh & Khalil (2013), and 15 items to quantify Nigerian banking customers' attitude, subjective norm and behavioral control towards banking via internet surfaced basis of Nor Khalil & Pearson (2008) and Alsajjan & Dennis (2010). Meanwhile, quantifies 34 items to individuals' trust and its philosophies on aptitude to adopt internet banking surface base on (Gefen et al 2008; Nor Khalil & Pearson, 2008, McKnight et al., 2002). To end with, five items to quantify the individual behavioral intention to embrace banking services through internet surfaced based on studies by Solomon et al. (2013) and AliSaleh & Khalil (2013).

Participants and data management

The targeted samples are banking customers in Nigeria. Before commence a formal research, this study was conducted a pretest with less than one hundred Nigerian graduate students in the Malaysian universities, the results indicated suitable for the purpose. Sample of the questionnaires were distributed assigned with the bank staff and outside the bank premises, a total of 700 participants in full and 559 replies, indicating almost 80 percent rate of return. This study found 390 replies adoptable and valid for further analysis

5. STATISTICAL ANALYSIS

First step of analysis, the reliability and validity of data need to be assessed to ensure the correctness of the research. Through SEM analysis, reliability and validity of the data were evaluated and substantiate. Statistical analysis software programs used in this research are SPSS and AMOS 20, and estimate the parameters.

Explanatory statistic

The explanatory details are extracted from the output of SPSS. The respondents' features are shown in **Table 1 and 2**.

Table 1: Demographic Profile (n=390)

| Demographic Variable | Category | Frequency | Percentage |
|--------------------------|---------------|-----------|------------|
| <i>Gender</i> | Male | 238 | 60.9 |
| | Female | 152 | 39.1 |
| <i>Age</i> | 18 -35 | 146 | 37.4 |
| | 36 – 55 | 170 | 43.5 |
| | 56 above | 074 | 19.1 |
| <i>Employment Status</i> | Student | 133 | 34.0 |
| | Business | 114 | 29.0 |
| | Civil Servant | 143 | 37.0 |

Table 2: Internet banking Awareness (n=390)

| Asked Respondents | Category | Frequency | Percent |
|--|----------|-----------|---------|
| <i>Heard about banking via Internet?</i> | Yes | 320 | 82.0 |
| | No | 070 | 18.0 |
| <i>Realize banking via internet is available in Nigeria?</i> | Yes | 332 | 85.0 |
| | No | 058 | 15.0 |

6. ASSESSMENT OF RELIABILITY AND VALIDITY

Cronbach's alpha measures usually appropriate for the reliability on the Likert scale type researches and Cronbach's alpha 0.70 or above stands adequate (Lance et al, 2006). Moreover, Hair et al (2012) recommended that factor loadings should be 0.60 or above for appropriate convergent validity. Validity assessment entails content validity and structure validity. In view of the fact that this current research is a survey based from well tested literature results, the content validity could be considered satisfactory. As for structure validity, this research employs the value of KMO (Kaiser-Mayer-Okin) and Bartlett Sphericity assessment to measure and ordeal the correlation among questions. KMO, ranging from 0.60 above adopted as cut off for this study.

The outcome lead to removal the perceived ease of use, benevolence and competency from further analysis based on the fact the constructs were unable to meet acceptable requirements. At the same time, **Table 3:** Cronbach's alpha, KMO, factor loadings indicated meaningful results gained from SPSS, which leads to the conclusion of satisfactory stability and genuineness of the basic structures and sub-structures.

Table 3: Reliability and Validity reports (n=390)

| Constructs | No of Questions | Factor loadings | Cronbach's alpha | KMO |
|-----------------------------|-----------------|-----------------|------------------|-------|
| Relative advantage | 5 | 0.842-0.924 | 0.904 | 0.843 |
| Triability | 5 | 0.883-0.941 | 0.891 | 0.862 |
| Attitude | 5 | 0.892-0.932 | 0.864 | 0.843 |
| Subjective norm | 5 | 0.814-0.964 | 0.833 | 0.891 |
| Behavioral control | 5 | 0.923-0.961 | 0.894 | 0.914 |
| Trust | 5 | 0.896-0.943 | 0.914 | 0.884 |
| Disposition | 5 | 0.823-0.965 | 0.937 | 0.916 |
| Structural assurance | 5 | 0.913-0.967 | 0.961 | 0.899 |
| Integrity | 5 | 0.925-0.948 | 0.935 | 0.908 |
| Predictability | 4 | 0.896-0.936 | 0.898 | 0.898 |
| Intention | 5 | 0.901-0.969 | 0.949 | 0.974 |

Fitness test measurement model

AMOS 20 a program adopted to test the measurement model and with the requirement levels recommended by Hair et al (2012). Thus, Table 4: indicated overall measurement model fit.

Table 4: Measurements fitness report (n=390)

| Fitness measures | Accepted level | Measurement model |
|------------------|----------------|-------------------|
| Rmse | ≥ 0.80 | 0.046 |
| Gfi | ≥ 0.90 | 0.982 |
| Agfi | ≥0.90 | 0.963 |
| Cfi | ≥0.90 | 0.996 |
| Cmin | Based | 65.342 |
| df | Based | 21 |
| Cmin/df | >1 and < 5 | 3.111 |

Fitness test structural model

After measurement model fitness requirement levels attained. The study input these data into the program (AMOS) and draws paths between structures as is assumed in (Figure 4). The goodness fitness achieved was unreasonable without modifications. Thus, solved the redundant items by setting them to be “free parameter estimate” by applying the double-headed arrow connecting (e13 <--> e14); (e16 <--> e17); (e21 <--> e22); and (e37 <--> e38); (e33 <--> e34); (e43 <--> e44) and re-specify model after each pairing with the double-headed arrow after recognizing acceptance level, recommended level of acceptance on modification indices should be greater than 15 and correlation should be less than 0.85 (Zainudin, 2012). Nevertheless, Table 5: indicated the comparison between structured model and the final structured after the implementation of the parameters.

Table 5: structural model fitness results (n=390)

| Fitness measures | Accepted level | Structured model | Final Structural Model |
|------------------|----------------|------------------|------------------------|
| Rmse | ≥ 0.05 - 0.08 | 0.055 | 0.049 |
| Gfi | ≥ 0.90 | 0.903 | 0.995 |
| Agfi | ≥0.90 | 0.858 | 0.964 |
| Cfi | ≥0.90 | 0.879 | 0.982 |
| Cmin | Based | 7768.234 | 3742.759 |
| df | Based | 1400 | 1304 |
| Cmin/df | >1 and < 5 | 5.548 | 2.870 |

In a nutshell, the modified (final structural model) demonstrated an improvement in the overall model fit. The overall Cmin/df dropped from value 5.548 to 2.870. Equally, the RMSEA, GFI AGFI and CFI values of the modified model also reflected a better fit and within the level of acceptance (Hair at el., 2012)

7. RESULTS ON TESTED ASSUMPTIONS

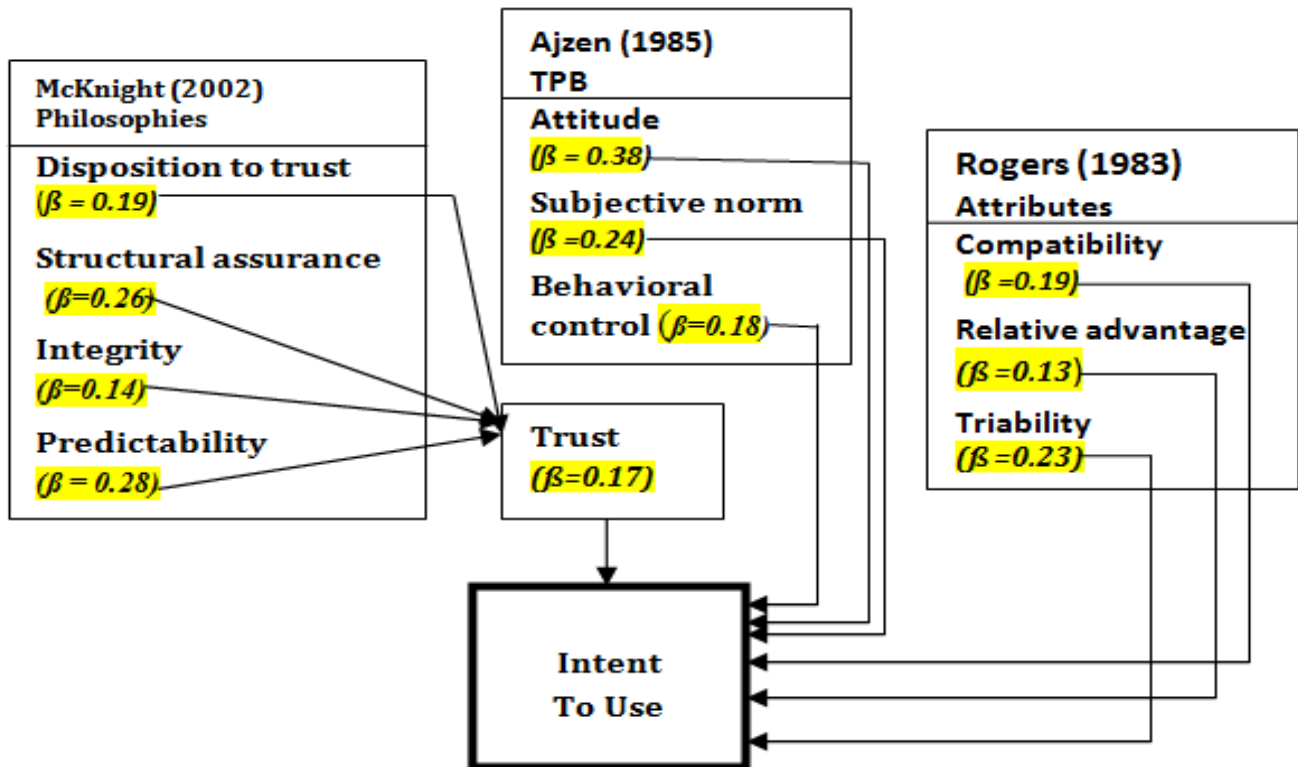
The results of this study provide support for the model and assumptions about the link between the directions of the model structures. Generally, the results point out that the model provides a worthy thoughtful of factors that inspiration on intention to embrace internet banking service. The (Trust-IDT-TPB) model designated 41 per cent of the total variance on the behavioral intent was elucidated, well in the range establish in preceding studies (Venkatesh et al., 2003). Table 6: presented standardized parameters and standard errors of the structural model coefficients. Figure 5: displays the results of the structured model and standardized path coefficients between structures

Table 6: Relationship and standardized coefficients (n=390)

| Precursor and Relationship | Estimate | S.E | C.R | P |
|---|----------|------|-------|------|
| <i>Intention</i> <--- Attitude | .266 | .047 | 5.636 | *** |
| <i>Intention</i> <--- Subjective norm | .143 | .039 | 3.648 | *** |
| <i>Intention</i> <--- Behavioral control | .161 | .053 | 3.065 | .002 |
| <i>Intention</i> <--- Trust | .140 | .043 | 3.267 | .001 |
| <i>Intention</i> <--- Relative advantage | .101 | .036 | 2.828 | .005 |
| <i>Intention</i> <--- Compatibility | .053 | .017 | 3.103 | .002 |
| <i>Intention</i> <--- Trialability | 1.388 | .051 | 3.954 | *** |
| Trust beliefs <--- Disposition | .164 | .058 | 2.839 | .005 |
| Trust beliefs <--- Structural | .100 | .030 | 3.362 | *** |

| | | assurance | | | |
|---------------|------|-----------------------|-------|------|-------|
| Trust beliefs | <--- | Integrity | .083 | .028 | 2.988 |
| Trust beliefs | <--- | Predictability | 1.375 | .359 | 3.830 |

Note: *** significant @ p<0.001



Note: *** significant @ p<0.001

Figure 5: Final (Trust-IDT-TPB) model

8. DISCUSSION AND IMPLICATIONS

First of all this study affirmed more than 85 percent of the respondents have access to internet but using for other reasons than banking. This study has endeavored to test a research model based technology acceptance model using banking via internet as the target technical know-how.

In summary, this study proposed fourteen adoptable precursors to adoption of internet banking in Nigeria, however, only three (Ease to use, Benevolence and Competency) were considered insignificant to the study, references to the significant and insignificant precursors shall be emphasized later in this study. In accordance to Figure 2: discussion and implications of the research on the impact each assumption to embrace internet banking in Nigeria followed;

A¹: Trust absolutely manipulates the intention to use banking via internet. As anticipated, trust (*standard β* =0.17, p<0.002) was found to have a high significant positive effect on the intention to use internet banking in Nigeria. As affirmed in previous and this present research, trust needs to be known as one of the serious factors in electronic commerce or dealings via internet research (Solomon et al 2013; McKnight et al., 2011; Gefen et al 2008; Wang & Emurian, 2005; McKnight et al., 2002). Hence, suggests that banking industries need to develop good security know-how, embracing the best available encryption and firewall know-how, working closely with online safety businesses and embracing confidentiality programs

A²: Attitude about internet banking would positively impinge on the intention to use the technology. As anticipated, attitude (*standard β* =0.38, p<0.001) was found to be one of the major determinant of intention to adopt internet banking in Nigeria. This finding was consistent with several studies in the information system database such as Mansour Ilham (2013); Lin (2011); Nor Khalil & Pearson (2008). This was expected given the chances of using internet banking. Financial institutions can use this factor to create an optimistic attitude amongst its individual customer's indirection of internet banking. Greater awareness of these factors should facilitate the development of optimistic attitude around the technology, subsequently prominent to advanced intention to use the technology.

A³: *Subjective norm optimistically influence the intent banking through internet.* The outcomes indicated as (standard $\beta = 0.24$, $p < 0.001$) which connote significantly supports to hypothesis 3 that is subjective norm significantly affects the possibility to use internet banking. This steady with conclusions in empirical studies of information system interrelated literature (AliSaleh & Khalil, 2013; Nor Khalil & Pearson, 2008). This discovery submits that social group pressure such as family, friends and coworkers has an influencing impact round intention to use internet banking. Banking industries may adopt referral marketing strategies where users of internet banking receive inducements for introducing the technology to their possible customers such friends and family. This methodology might be strengthening effectiveness growth of intention to use internet banking through social group influence.

A⁴: *Perceived behavioral control considerably manipulate the purpose of banking via Internet.* The outcome of the study indicated significant support with (standard $\beta = 0.18$, $p < 0.002$). This outcome is consistent with other empirical studies that supported significant influence of behavioral control on technical know-how (Han et al., 2010; Baraghani, 2008). The outcomes affirmed that prospective customers are likely to adopt internet banking when sure that they can have the capability to make use of the technology. This study suggested strategy called stage after stage demos at financial institute's site, framed crossing point that are accustomed, and obtain ability of assistance stand as a small number of actions that can be considered by banks to augment possible customers; self-assurance of embracing internet banking. Endorsing the philosophies that banking dealings could be accomplished at home, offices or communal places will reveal the resources to embrace internet banking are effortlessly reachable.

A⁵: *Compatibility of the system has significant relationship to intention to use.* Equally anticipated, compatibility of internet banking with one's standard way of living absolutely (standard $\beta = 0.19$, $p < 0.002$) has significant relationship to intention to use. The connection in the midst of compatibility and technology embracement also noted in other studies such as (AliSaleh & Khalil, 2013; Lin, 2011; Nor Khalil & Pearson, 2008). The significance of compatibility to the technology acceptance in this research suggest banking industries should encourage quicker admittance to financial dealings over internet banking can be estimated suitable well with "technology know-how" way of life especially in these present days where time is more valued.

A⁶: *Intention to embrace banking services through internet could relate to how ease to use the technology.* This result was unlikely to many studies. Studies such as (AliSaleh & Khalil 2013; Lin, 2011; Taylor & Todd, 1995) found the impact of ease of use significant. The insignificant of ease of use in this study could is not that surprising as it is becoming irrelevant to some studies (Nor Khalil & Pearson 2007; Ankit & Bisht, 2012). In other word unresponsive assumption could hang on the participants used in this current study. This feels that educational standard of the respondents considered matched to computer literacy and very comfortable with the technology. Additionally, most of the machine languages were written in English language which is the general language of the participants, thus, the issue might not arise.

A⁷: *Relative advantage has direct significant influence on intention to bank via internet.* The definition of relative advantage connotes the same definition with usefulness in the world of technology know-how (AliSaleh & Khalil, 2013; Nor Khalil & Pearson 2008). The aforementioned replicates person's valuation of doles received when a particular technology had been adopted (Rogers, 2003). As expected, relative advantage (standard $\beta = 0.13$, $p < 0.005$) was found to have a significant positive effect on attitude towards using internet banking this was consistent with (Nor Khalil & Pearson, 2008; AliSaleh & Khalil, 2013). The outcomes of this present study point toward that people build optimistic attitude round internet banking because of the numerous benefits. Therefore, banking industries should emphasize on expedient and cost management/economic improvements, this practice can have progressive characteristics of internet banking adoption in Nigeria.

A⁸: *Intention to use internet banking could have direct influence through triability.* Triability indicated significant to the research, Triability (standard $\beta = 0.23$, $p < 0.001$) of internet banking indicated significant positive effect on the using the technology. From an applied fact of understanding, this result submits that optimistic trial of the technology could possibly turn suspected adopters to use. Several studies also affirmed the significance of triability on internet banking usage (AliSaleh & Khalil 2013 Lin 2011; Ozaki, 2011). Financial institutions may integrate in their network page as a speedy directory on how to embrace internet banking, slow steady demonstration on how to use or make available a display on how engage with the technology within the banking antechamber.

A⁹: *Disposition to trust has positive effect on trust beliefs.* Disposition to trust denotes to a general tendency to trust people. Now this current study postulated that disposition to trust absolutely affect trust. This assumption supported (standard $\beta = 0.19$, $p < 0.005$). Numerous studies submitted that the disposition to trust is an essential in the preliminary stage of trusting any technology (McKnight et al., 2011; Merritt & Ilgen, 2008). Considering the triability integrated with

disposition to trust and banks giving the chances to prospective customers test-run and to interrelate with the technology, optimistically, this will decrease the undesirable disposition to trust on banking via internet.

A¹⁰: *Structural assurance recognition has noteworthy influence on trusting banking transactions via internet.* Structural assurance has a noteworthy influence on trust opinions found reliable to this study (standard $\beta = 0.26$, $p < 0.001$). Structural assurance talks about to a retreat individual sense about a status quo for the reason related to sureties, protection networks and supplementary structures (McKnight et al., 2011; McKnight et al., 2002). To upturn the level of trust philosophies positively, banking industries must to adopt technology foundations that are upheld to make internet dealings not doubtful by establishing a discernment structural assurances into banks' site this could be statement showing that the structural retreat and protection is in built in the system and confirming that the dealings completed are translated and protected. The site might also indicate an authentication certificate. These measures should improve someone opinion to use the technology.

The four (competence, benevolence, integrity and predictability) interpersonal trusting philosophies were validated in this current study. The outcomes of this current study indicate that only integrity (standard $\beta = 0.14$, $p < 0.003$) and predictability (standard $\beta = 0.28$, $p < 0.001$) has a noteworthy optimistic effect on trusting opinions.

Additionally, assumption: A¹¹: *perceived competence of the bank might positively influence trusting beliefs to adopt the technology*, and A¹²: *Benevolence philosophies have direct influence on trusting the technology*, indicated unresponsive to this study. The pre-obtainable level of competency and benevolence in providing financial services by banks might elucidated the reasons for insignificance of competency and benevolence effect on trust and why they indicated unimportant, For example, financial institutions operate in a high confidence industry, in height level of competency in given such services remains highly expected.

The outcomes assumption on 13 and 14 respectively (*that is., there is positive relationship between the integrity of banks and customers to adopt internet banking and ability to predict future position of the banks absolutely has direct influence on trusting the technology*), put forward that dealing straightforwardly, acting ethically, keeping, predicting better forthcoming facilities and fulfilling undertakings have a noteworthy effect on individual's trust opinions of embracing internet banking.

At a practical standing point of view, for trust to be in existent, people must have confidence in that banks have these features. Since safekeeping is a big concern in internet banking, financial institutions should highpoint their undertakings to keep private information and dealings safe and sound. A retreat authorization from third party such as VeriSign and an acceptance of a concealment policy might support and accomplish the purpose. Furthermore, financial institutions may want to ensure that they act uprightly and deal straightforwardly with customers.

Definite guiding principle need to be monitored and met before financial institutions are permitted to present internet banking. This characteristic augments an individual's opinion of a financial institution's capacity to make available internet banking, as they understand financial institutions that cannot meet the prerequisite will not be considered for providing internet banking services. Supplementary exploration on the effect of the four opinions on trust in different context or domain, which present related physiognomies of internet banking, remain needed in other to upkeep the understanding

9. CONCLUSION

In responding to banking via internet in Nigeria, academic findings are needed to enlighten the business practices. This present research explained the how trust philosophies could be integrated with IDT and TPB in the context banking via internet in Nigeria, also presents fourteen most significant precursors to embrace the banking via internet. This research is consistent with conclusions in previous studies about the relationships between constructs and the universality of technology embracement in explaining individual trust towards innovative technologies.

Generally, the results point out that the model provides a worthy thoughtful of factors that inspiration on intention to embrace internet banking service. The **(T-IDT-PB) model** designated forty-one per cent of the total variance on the behavioral intent was elucidated, well in the range establish in preceding studies (Venkatesh et al., 2003). As anticipated, disintegration of the core philosophies makes available more definite factors that may inspire the behavior. Be contingent on the outcomes, inferences to this current study and decided with future study recommendation.

Finally, trust is a very serious issue in a situation where you have no one to engage conversations with other than machine, therefore should be given attention in the analysis of technology acceptance in developing countries. However,

ease of use, competency and benevolence was found insignificant on attitude towards intention to embrace banking via internet in this concluded research, Insignificance of ease to use was not that a shock as the technical know-how awareness is fast advancing and ease of use becoming unimportant when compared with other precursors in different context and country.

10. LIMITATIONS

The concluded research has provided useful recommendations for banking industries; moreover limitations remained and needed to be further researched. Ease of use in this research found insignificant to the designed model, and previous proved integration the precursor significant, therefore generalizability of the results needed for investigation. Relative advantage, trialability, compatibility were tested on attitude round technology acceptance, that means the precursors were tested indirectly to the technology in this research, thus the results might be different if the precursors are directly connected to intention to use the technology. Trust in this study was directly assumed on intention to use the technology with integrating so other precursors that can triggered people and improve their level of trust. This study suggested further investigation on element that can influence trust beliefs.

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