DISCOMFORT AND INSECURITY AS MODERATORS IN TAM AMONG RURAL WOMEN USERS OF E_BANKING SERVICES

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Abstract
Purpose: *This study examines the relationship between citizens' readiness in using e_Banking services and intention to use the same. This is an attempt to analyse the moderating role of Technology readiness by the users, in the acceptance of e_Banking services.*
Methods: *An empirical investigation was conducted among 298 women by employing a survey method. Both offline and online modes were used for data collection.*
Findings: *Analysis results shows that insecurity in using technology moderates PU-BI and does not moderate PEOU-BI. Likewise, discomfort with technology moderates PEOU-BI and does not moderate PU- BI relationship.*
Theoretical implication: *The study validates the Existing TAM model and by examining Insecurity and discomfort as moderators, addresses the extant literature that presents fragmented views.*
Practical implication: *The immediate implications are for the researchers who wish to examine the applicability of Technology readiness constructs in TAM. The study is also useful to the service providers as it gives insights into the importance of addressing the inhibitions to use the technology.*
Originality: *This study examines the relationship between citizens' readiness and intention. By incorporating the individual traits as moderating variables to the TAM whereas, prior studies have investigated the direct relationship between technology readiness and intention to use the e_banking services.*

Keywords: TAM, Discomfort, Insecurity, Technology Readiness, e_Banking, Women.

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1. Introduction

Banking industry is one of the industries that have adopted technology, to render better and quality services to customers. Information Technology has contributed to innovation and improved performance in the banking Industry (Malhotra & Singh, 2010). With the introduction of internet, the provision of services has shifted from the manual to electronic, reducing (Inegbedion, 2018). Also, the payment mechanism has undergone a drastic change across the globe. Digital banking is a collective term that refers to the use of technology to conduct banking transactions in a smooth manner (Sardana & Singhania, 2018). It, therefore, includes commonly used terms such as electronic banking, e-banking, internet banking, and online banking (Wassan , 2020). E-banking refers to activities of bill payment, money transfer, applying for loan, checking exchange rates etc. electronically. Electronic banking includes several types of services through which a bank's customers can request information and carry out most of their banking transactions using Internet and computers, televisions or mobile phones, hence the definition of electronic banking varies amongst researches(Daniel, 1999).
Many empirical studies document the existence of gender gaps in financial knowledge and skills in many developing countries (Filipiak & Walle, 2015). The study is an attempt to explore the e-banking usage of rural women in the region of Ernakulam district of Kerala and the moderating role of the inhibitor constructs of Technology Readiness viz, Discomfort and Insecurity, in the acceptance of e-banking technology. The remainder of the paper is organized as follows: Section 2 reviews the relevant related work. Section 3 presents the research methodology. The proposed model and results are presented in section 4, followed by a discussion of the findings and their implications in section 5.

2. 2. Literature review

2.1 Theory, hypotheses and research model development

In this section, we begin by discussing our theory and then we discuss the relevant prior literature related to the two moderating variables used in this study (i.e. Insecurity and discomfort). More specifically, we discuss works addressing user's insecurity with E-banking technology as well as works addressing user's discomfort with E-banking technology. Then we discuss the research model and the hypotheses for the study.

2.1a Theory on Technology Acceptance Model

Technology Acceptance model, having its origin rooted to Theory of Reasoned Action (TRA) by (Ajzen & Fishbein, 1980), is a parsimonious framework that predicts and explain people's adoption of new technology. According to TAM,

user acceptance of a new technology is determined by the users' intention to use the technology, which is influenced by the users' perception about usefulness of the technology and the ease in using the same (Karahanna et al., 1999).

Perceived usefulness has been defined as the degree to which an individual believes that using a particular system would enhance his or her performance (Davis, 1989; Schierz et al., 2010; Venkatesh & Davis, 1996). A review of significant studies on TAM highlighted the perceived usefulness as a strong determinant of user acceptance, adoption, and usage behaviour (Awamleh & Fernandes, 2006; Bandura, 1982; Davis, 1989; Edwin et al., 2006; Guozheng et al., 2008; M. C. Lee, 2009; Mathieson, 1991; Pikkarainen et al., 2004; Suh & Han, 2002; Taylor & Todd, 1995b, 1995a; Wang et al., 2003) (Viswanath & Miachael, 2000) Schultz and Selvin (1975); (Alwan & Al-Zu'bi, 2016; Safeena et al., 2011).

Perceived ease of use is defined as the degree to which a person believes that using a particular system would be free of effort within an organizational context (Davis, 1989). Based on the Technology Acceptance Model, most extant studies have found that ease of use of technology predicts people's intention to adopt technology both directly and indirectly via its impact on perceived usefulness (Davis, 1989; Jaruwachirathanakul & Fink, 2005).

Behavioural intention refers to an individual's subjective probability that he or she will perform a specified behaviour (Davis et al., 1989). Behavioural Intention indicates a person's readiness to perform certain behaviour (Delafrooz et al., 2013).

2.1b Theory on Technology Readiness

The technology-readiness refers to people's propensity to embrace and use new technologies for accomplishing goals in home life and at work (Parasuraman, 2000). TRI perspective has four dimensions: optimism, innovativeness, discomfort, and insecurity. The first two dimensions, optimism and innovativeness, are drivers or motivators and the other two dimensions, discomfort and insecurity, are the inhibitors (Parasuraman, 2000).

According to Parasuraman (2000), optimism is a positive attitude towards technology and the benefits associated with it. The second motivator, Innovativeness, is the tendency to be among the first to accept and use new technologies. The inhibitor construct, discomfort is the feeling of being overwhelmed by technology and having no control over it. The fourth construct insecurity which is an inhibitor, is the consumer's distrust of technology, and its consequences (Parasuraman, 2000).

Several studies have attempted to validate the influences of technology readiness on perceived ease of use and perceived usefulness (Jin, 2013; Liljander et al., 2006) (Chen & Lin, 2018; Kaushik & Rahman, 2017; Martens et al., 2017; Nugroho & Fajar, 2018). According to (Lin et al., 2007), besides technology-related factors, the individual differences of consumers would also influence the consumer behaviour.

2.1c Women and Technology

The impact of gender on IT use is an under researched area and most of the studies including the original TAM proposed by (Davis, 1989) or the subsequent studies, remain silent about gender differences (Adams et al., 1992; Chin & Gopal, 1995; Moore & Benbasat, 1991; Straub, 1994; Swanson & Irwin, 1988). However, ((Hofstede, 1980)) provide an insight into how gender differences in thinking and behaviour could be a reason for IT gender difference. David Gefen also pointed out the gender differences in the perception and use of E-mail (Gefen et.al. 1997).

2.2 Research Model and Hypotheses

The previous researches in TAM, tends to study direct effects of external variables and the researchers have called for examination of moderating effects. For instance, Venkatesh and Davis (2000), suggested that, "Further research on TAM should continue to map out the major contingency factors moderating the effects of perceived usefulness and perceived ease of use on intention".

To the best of our knowledge, there are only a few studies like,(Chang & Chen, 2021; Cruz-cárdenas et al., 2021; Lin, 2011; Yousafzai & Yani-de-soriano, 2012a) ,etc. that explore the moderating effect of four trait dimensions of TR on the perception constructs of TAM, hence it is an under discussed concept that is of recent importance and the study proposes the following conceptual model as shown below.

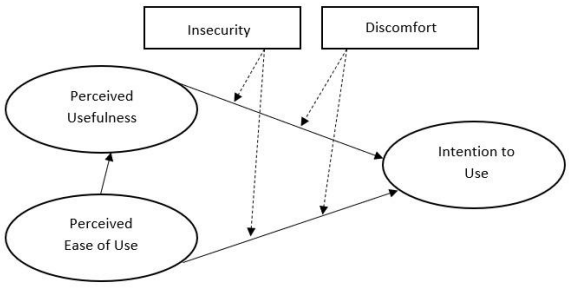

Fig 1. Conceptual Model

2.2a Moderating role of Insecurity and Discomfort

According to Parasuraman and Colby (2015), Wang et al. (2017), Technology Readiness which is measured through drivers and inhibitors, can play a moderating role. The Perceived ease of use (PEOU) represents system-specific capabilities and Technology readiness represents the abilities of individuals to use smart technologies, that enable customers to easily interact with smart technologies. The effects of synergy between these two kinds of capabilities (i.e.,

Perceived ease of use and technology readiness) will be much bigger. Also, according to (Dabholkar & Bagozzi, 2002; Lin, 2011; Yousafzai & Yani-de-soriano, 2012a) TR serve as a moderator in the relationship between beliefs (PU and PEU) and intention.

Also, prior research like Liljander et al. (2006); Massey et al. (2007); Yi et al. (2003); Yousafzai & Yani-de-soriano (2012b), that tested the moderating effects of TR on technology has provided mixed results. Hence the same needs a further investigation. Examining Insecurity and discomfort as moderators, potentially, addresses extant literature that presents fragmented views regarding the role of the constructs in technology adoption research.

2.2b Insecurity with E-banking technology

Many people still have security concerns, when using digital banking services. The studies confirm that fear of lack of security and the fear of fraud, is a major mobile banking and e-commerce concern among consumers of all generations (Valdivia Jenifer, 2018);(Wang et al., 2003);(M. C. Lee, 2009); (M. Lee & Turban, 2001); (Son & Han, 2011).

The existing studies show that, when people who feel insecure about technology become convinced about the greater benefits or usefulness they would receive, by using such technology, they become willing to take the risk of using such technology. Similarly, an easy-to-use new technology would encourage them to adopt it and establish confidence afterwards. In addition, for people who are insecure about technology, a new technology that is complicated to use, might imply that the vendor is hiding something through an unnecessarily intricate interface (Gefen, 2003).

Hence, we propose the following hypotheses

H1a: Insecurity will moderate the relationship between perceived usefulness (PU) and behavioural intention (BI) to use e-banking services.

H1b: Insecurity will moderate the relationship between perceived ease of use (PEOU) and behavioural intention (BI) to use e-banking services.

2.2c Discomfort with e-banking technology

Previous studies found that a high level of anxiety for using technology-based services reduces behavioural intention to use the services by the consumers (Hoffman and Novak 1996; Meuter et al. 2003 etc.). Those who have the nature of higher level of discomfort often consider technology as complicated and difficult to use (Gefen, 2003). Prior literature has conceptualized discomfort as an inhibiting factor that inversely influence adoption and usage of technology (Peng et al., 2016).

For people who feel high levels of discomfort in using e-Banking services, might be more hesitant to use such services even when e-Banking services may be useful to them, as they tend to presume new technology as complex and this result in disappointment and frustration which leads to less adoption of such new technology eventually (Son & Han, 2011)., than people with low levels of discomfort. Similarly, to have the same level of behavioural intention to use a technology, for people with low comfort in using technology, it must be much easier for them to use than for those with higher comfort level. Thus, we have the following hypotheses.

H2a: Discomfort will moderate the relationship between perceived usefulness and behavioural intention to use e-banking services.

H2b: Discomfort will moderate the relationship between perceived ease of use and behavioural intention to use e-banking services.

2.2d Perceived Usefulness, Perceived ease of use and Behavioural Intention

Our study also tests all the relationships posited in TAM and accordingly the following hypotheses are set.

H3: Perceived Usefulness significantly impacts intention to use e_banking services.

H4: Perceived Ease of Use (PEOU) significantly impacts intention to use e_banking services.

H5: perceived ease of use (PEOU) significantly impacts perceived usefulness (PU) of e_banking services.

3. 3 Research Methodology

3.1 Instrument Development

All measurement items were adapted, with slight modifications, from the literature and evaluated its measurement validity using confirmatory factor analysis (Details in Table1). All items were measured in five-point scale ranging from 'Strongly Agree' to 'Strongly Disagree'. The study also included demographic questions relating to age, income, education and employment. Also, the types of Digital payments service used by the respondents were also asked.

Table 1: Constructs, Items and Source

Construct	No. of Items	Source
Perceived Usefulness	4	Cheng et al. (2006)
Perceived Ease of Use	4	
Behavioural Intention	5	
Discomfort	4	Parasuraman & Colby (2015)
Insecurity	4	
Source: Authors' Compilation		

The Questionnaire was originally developed in English, and subsequently translated into Malayalam (Official language of Kerala State) and submitted to a few Malayalam academicians for review and corrections according to the language's speech characteristics were made. The questionnaire was split in two sections, the first section for recording demographic data and the second section for recording the responses on the items used to measure the constructs. The bilingual

questionnaire was then used in a pilot test involving 50 women from rural Ernakulam and modifications were made to the questionnaire based on the respondents' feedback thereby, improving its readability and appropriateness.

3.2 Data Collection

The population for the study was women both employed and unemployed, in the rural areas of Ernakulam district of Kerala State, in India. Ernakulam district has a total of seven taluks consisting of 124 villages governed by 84 Panchayats, 13 Municipalities and one Corporation. Total number of rural villages in Ernakulam District are 60.

As per the 2011 Census of India, Kerala has a total population of 3, 57, 67, 518 and Ernakulam has the population of 32, 79, 860. The total women population in the district is 16,62,831. The rural female population as per census 2011 is 5,29,515 and rural female literacy is 93.94%. Out of total 60 rural villages in Ernakulam District, 10 blocks were selected based on the highest number of rural villages in the block. From these, 15 rural villages were selected based on the total number of rural villages in each block. Sample size is identified on a proportionate random sampling method from each selected rural village.

Considering the behavioural aspects of the research, Survey method using structured questionnaire, was employed for collecting primary data. The target audience were women in the rural areas of Ernakulam district of Kerala state, both users and potential users of E-banking services. The subjects were intercepted in their houses, super markets, textile shops and public offices and spaces in the selected blocks. The data was collected in September through October 2023. In the final survey, data was collected via online and offline methods using Google forms and pen and paper mode. The participants in the survey were explained the main purpose of the research and the participation was completely voluntary. The research involved only “her” individual perception. The respondents were assured of their identity privacy. The participants had no financial gain or financial expense to participate in the survey.

3.3 Data analysis and Results

The data collected were first subjected to data cleaning to improve the quality of data to make it fit for documentation (Chapman, 2005). The codified data were examined for missing values and the identified cases were removed. Outliers, which are the extreme values (Cousineau & Chartier, 2010) in the data set, which falls outside the expected parameters of the population (Tabachnick & Fidell, 2013), were identified by calculating z-scores, and the cases with scores outside ± 1.96 (Grove, Burns, & Gray, 2013) were removed from the data set. To estimate univariate normality, Skewness and Kurtosis measures were used. SPSS Version 25.0 was used and results were found to be well within the ± 1.00 range, showing that the data followed normal distribution characteristics (Kim, 2013).

The term, Structural equation modelling (SEM) has been used to describe a large number of statistical models and used to evaluate the validity of substantive theories with empirical data (Ringle, Wende, & Will, 2005). Two techniques prevail: covariance- based and variance-based. The analysis of the relation between the constructs under study was done using variance-based techniques, i.e., partial least square (PLS), SmartPLS software Version 3 (Ringle, Wende, & Becker (2021). In the analysis first the evaluation of the measurement model and then the assessment of the structural model was carried out.

3.3a Evaluation of Measurement Model

The minimum sample size required (Hair, Ringle, & Sarstedt, 2011) to perform structural equation modelling analysis was examined using G*Power. The minimum sample size was computed to be 102, and the actual sample used for analysis is 298, which is adequate.

Confirmatory factor analysis (CFA) was done to ensure that the five constructs under study were adequately measured using a sufficient number of indicators and that the measures were unidimensional. The evaluation consisted of reliability (internal consistency and composite reliability), convergent validity, and discriminant validity. Reliability is a criterion for the quality of construct (Janadari et al. 2018) and is measured using Cronbach's alpha and Composite reliability (Netemeyer, 2003). Cronbach's alpha values equal to or above 0.70 indicates good reliability of the measure (Nunnally & Bernstein, 1994), while Composite reliability values above 0.60 show good reliability (Henseler & Sarstedt, 2013). Validity is the precision of the results (Louangrath, 2018). Validity of the scale is established through convergent and discriminant validity. Convergent validity is measured by item loadings and Average Variance Extracted (AVE) (Hair et al., 2013). Item loadings of all indicators have to be 0.708 or above, and AVE has to be above 0.50 (Hair et al., 2017). Discriminant validity is measured using Fornell-Larcker (F-L) criterion (Fornell and Larcker, 1981) and has to be greater than its highest correlation with any other construct (Hair et al., 2014) as well as HTMT ratio which is a stronger measure of discriminant validity, with a suggested threshold of 0.85 (Henseler, Ringle, & Sarstedt, 2015).

Table 2 shows the Cronbach's alpha values and composite reliability values for all the five constructs viz. Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Behavioural Intention (BI), Insecurity (INS) and Discomfort (DIS). The Cronbach's alpha values of all the constructs are above the recommended minimum value of 0.70 (Nunnally & Bernstein, 1994). Similarly, Composite reliability values are above the minimum recommended 0.60 (Henseler & Sarstedt, 2013).

Table 2: Reliability Statistics

Construct	No. of Items	Cronbach’s Alpha	Composite Reliability
Perceived Usefulness	4	0.889	0.896
Perceived Ease of Use	4	0.901	0.906
Behavioural Intention	5	0.926	0.970
Discomfort	4	0.824	0.908
Insecurity	4	0.833	0.862

Source: Analysis Results

Table 3 shows the Item loadings and the Average Variance Extracted (AVE) of the five constructs. The Item Loadings of all the constructs are found to be higher than the minimum recommended value of 0.708 (Hair et al., 2017), and AVE of all the constructs are more than the minimum recommended value of 0.50 (Hair et al., 2017).
Table 4 and Table 5 shows the results of the Discriminant Validity measured using Fornell-Larcker (F-L) criterion and HTMT ratio. The results show that, the F-L criterion values of each construct are higher than the correlations of that construct with all other constructs as recommended (Fornell & Larcker, 1981; Hair et al., 2014). Also, all the computed values of HTMT criterion are well below the threshold of 0.85 (Henseler, Ringle, & Sarstedt, 2015), discriminant validity of the model is established.

Table 3: Convergent Validity

Constructs	Indicator	Item Loading	AVE
Perceived Ease of Use	PEoU_01	0.835	0.75
Perceived Ease of Use	PEoU_02	0.876	
Perceived Ease of Use	PEoU_03	0.87	
Perceived Ease of Use	PEoU_04	0.883	
Perceived Usefulness	PUse_01	0.881	0.771
Perceived Usefulness	PUse_02	0.887	
Perceived Usefulness	PUse_03	0.886	
Perceived Usefulness	PUse_04	0.859	
Behavioural Intention	BeInt_01	0.916	0.85
Behavioural Intention	BeInt_02	0.903	
Behavioural Intention	BeInt_03	0.949	
Behavioural Intention	BeInt_04	0.946	
Behavioural Intention	BeInt_05	0.894	
Insecurity	Ins_01	0.912	0.712
Insecurity	Ins_02	0.884	
Insecurity	Ins_03	0.807	
Insecurity	Ins_04	0.765	
Discomfort	Disc_01	0.715	0.61
Discomfort	Disc_02	0.761	
Discomfort	Disc_03	0.828	
Discomfort	Disc_04	0.815	
Source: Analysis Results			

Table 4: Discriminant Validity (Fornell-Larcker Criterion)

Components		1	2	3	4	5
Perceived Ease of Use	1	0.866				
Perceived Usefulness	2	0.710	0.878			
Behavioural Intention	3	0.439	0.449	0.922		
Insecurity	4	-0.344	-0.421	-0.269	0.844	
Discomfort	5	-0.273	-0.186	-0.156	0.128	0.781
Source: Analysis Results						

Table 5 : Discriminant Validity (Heterotrait-Monotrait Ratio)

		1	2	3	4	5	6	7	8	9
Behavioural Intention	1									
Discomfort	2	0.109								
Insecurity	3	0.223	0.495							
Perceived Ease of Use	4	0.471	0.166	0.406						
Perceived Usefulness	5	0.471	0.150	0.419	0.779					
Insecurity x Perceived Usefulness	6	0.454	0.242	0.414	0.498	0.544				
Insecurity x Perceived Ease of Use	7	0.414	0.109	0.464	0.420	0.520	0.604			

Discomfort x Perceived Ease of Use	8	0.238	0.155	0.136	0.078	0.175	0.403	0.254		
Discomfort x Perceived Usefulness	9	0.144	0.178	0.240	0.170	0.303	0.487	0.432	0.711	
Source: Analysis Results										

3.3b Assessment of Structural Model

The assessment of the structural model consists of an examination of the relations between the constructs and the predictive capability of the model (Hair et al., 2014). The model's predictive capability is assessed using the partial least squares method (Janadari, Subramaniam, & Wei, 2016) and path coefficients. Path coefficients represent the hypothesized relationship between the related constructs, ranging from -1.0 to + 1.0 (Hair et al., 2014), and the values have to be tested for their statistical significance (Helm, et al., 2009). The path coefficients are given in Table 6.

Table 6: Structural Model: Path Coefficients of Direct Effects (with moderator variables)

Paths	Path Coefficient	T-Statistic	p-value
Perceived Ease of Use → Perceived Usefulness	0.71	10.396	<0.001*
Perceived Ease of Use → Behavioural Intention	0.483	6.067	<0.001*
Perceived Usefulness → Behavioural Intention	0.517	9.046	<0.001*
Significant at 05 percent level Source: Analysis Results			

The table 6 above shows the Path coefficients of relationships shown in the model, and the same indicates the direct effect of the Independent and dependent variables in the presence of moderator variables. From Table 5, it is seen that Perceived Ease of Use has a significant positive effect on Perceived Usefulness of e-Banking facilities (p = 0.710; T static = 10.396; p value < 0.001).Perceived Ease of Use has a significant positive effect on Behavioural Intention to use e-Banking facilities (p = 0.483; T static = 6.067; p value <0.001) and Perceived Usefulness has a significant positive effect on Behavioural Intention to use e-Banking facilities (p = 0.517; T static = 9.046; p value <0.001).

3.4 Testing of Hypotheses

We tested for the moderation effect in the model. All hypothesis testing results were interpreted based on the p values (< 0.05) and confidence intervals (95 percent) (Hair et al., 2014). The results of the hypotheses tests are given in Table 7.

Table 7: Summary of Hypotheses Testing

Hypothesis		Path Coefficient	T-Statistic	p-value	Results
H1a	Insecurity will moderate the relationship PU and BI	-0.276	-5.039	<0.001*	Supported
H1b	Insecurity will moderate the relationship between PEOU and BI	-0.038	-0.462	0.644	Not Supported
H2a	Discomfort will moderate the relationship between PU and BI	-0.134	-1.896	0.058	Not Supported
H2b	Discomfort will moderate the relationship between PEOU and BI	-0.319	-6.749	<0.001*	Supported
H3	PU significantly impacts BI to use e_banking services.	0.710	10.396	<0.001*	Supported
H4	PEOU significantly impacts BI to use e_banking services.	0.483	6.067	<0.001*	Supported
H5	PEOU significantly impacts PU of e_banking services.	0.517	9.046	<0.001*	Supported
Source: Compilation of analysis					

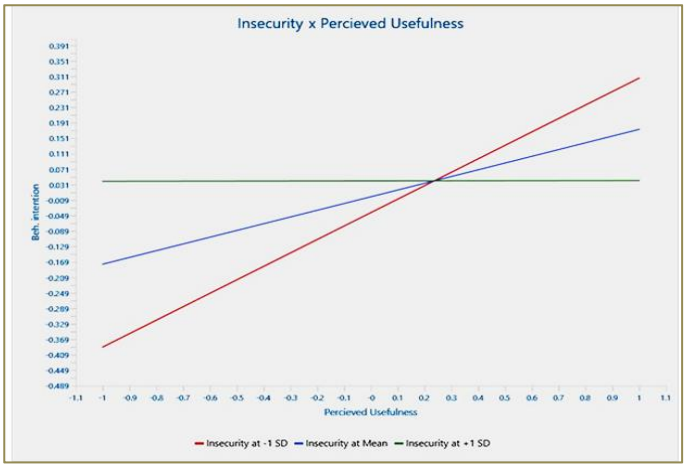

Fig. 3 Interaction of Insecurity

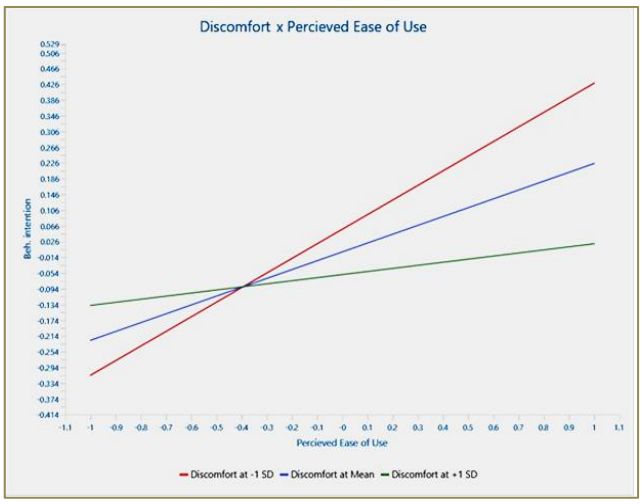

Fig. 4 Interaction of Discomfort

4. 4. Discussion and Implications

The hypotheses tests lead to a central conclusion of the current study, referring to the way in which insecurity and discomfort moderate the relation between perception variables of TAM and the Intention to use e-Banking services by women. Analysis results supports the H1a, i.e Insecurity moderates the relationship between PU and BI and the path coefficient show a negative value (-0.276) which indicates that the PU-BI relationship will be stronger for women with low levels of insecurity and the vice versa. This is in contradiction to the findings of (Yi et al., 2003; Yousafzai & Yani-de-soriano, 2012b). The same is shown clearly in Fig 3. The red line shows the interaction of lower levels of insecurity with PU-BI and shows that higher the PU, higher will be the Intention for people with low insecurity. The Green line represents the higher levels of Insecurity and shows that even if the usefulness of E-banking is perceived as higher by women, because of higher Insecurity they feel about E-banking, the Usefulness does not lead to the Intention to use. Hence, the banks need to continue to improve and inspire the trust of women in E-banking facilities and make them feel more secure. Banks need not only work on security but also must communicate these features to the customers. Banks can use social media platforms to spread requisite awareness by sharing videos and app-related information. The penalties and fines charged for committing frauds are unknown to the users. Such information should be provided by governments to build the confidence of citizens. Regarding H1b, the results show that Insecurity does not moderate the PEOU-BI as indicated by the p value of (0.644). This is in support of the findings in (Yi et al., 2003; Yousafzai & Yani-de-soriano, 2012b).

Analysis show that Discomfort does not moderate the PU-BI link as indicated by the p value of (0.058). This is in contrary to the findings in support of the findings of (Yi et al., 2003; Yousafzai & Yani-de-soriano, 2012b). However, Discomfort does moderate the PEOU-BI relationship (p value<0.001) supporting the findings of (Yousafzai & Yani-de-soriano, 2012). The same is shown clearly in Fig 4. The red line shows the interaction of lower levels of Discomfort with PU-BI and shows that higher the PU, higher will be the Intention to use E-banking, for people with low discomfort. The Green line represents the higher levels of discomfort and shows that even if the usefulness of E-banking is perceived as higher by women, because of higher discomfort towards using technology, the positive perception towards Usefulness of E-banking does not lead to the Intention to use. Hence, it is implied that, bank managers should focus on retaining these kinds of customers by providing them with easier to use methods and guidelines for using E-banking, thereby reducing

their discomfort with the same.

Regarding the individual predicting power of Perceived usefulness and Perceived Ease of Use on Intention, both the constructs are found to be significant determinants with Perceived Usefulness with path co-efficient of 0.517 being slightly higher determinant than Perceived Ease of Use that has a path co-efficient of 0.483 even with the presence of moderator variables as shown in the conceptual model (Fig.1) thereby validating the existing literature TAM literature, (Agarwal and Karahanna 2000; Davis et al. 1989; Venkatesh and Davis 2000; Venkatesh et al. 2003)

5. 5. Directions for future research

Although the present study deals with the moderating effect of insecurity and discomfort on perception about usefulness and ease in use of e-Banking services and the intention to adopt e-Banking services it was confined to a limited area hence the moderating effect of culture on the same relationship cannot be analysed. Therefore, a logical extension of this research is the need to study similar topics in other regions of the country or countries or through cross-cultural studies.

Future researches may focus on the thorough understanding of the action of inhibitors of technology readiness, i.e., discomfort and insecurity, as mediators or even mutual causation is possible (non-recursive models).

Future studies should begin by strengthening the existing scales owing to the, weak psychometric properties of the currently available scales (Liljander et al., 2006; Parasuraman & Colby, 2015).

6. 6. Conclusion

The current study focused its attention on the way in which the inhibitors of Technology Readiness moderate the relation between PU and PEOU of TAM and the Intention to use e-Banking services. Out of the 7 Hypotheses 5 hypotheses are accepted. The study shows that, insecurity and discomfort moderates certain relationships shown in the TAM model like the PU-BI and PEOU-BI. This study provides implications for bankers, policymakers and other decision-makers for designing their e_ banking strategies and policies keeping in mind the women users of E-banking.

Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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